? show files;ds
File 348:EUROPEAN PATENTS 1978-2004/Aug W02
        (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040805,UT=20040729
        (c) 2004 WIPO/Univentio

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Set     Items    Description
S1      48361    EMPLOYEE OR EMPLOYEE?? OR WORKER OR WORKERS OR HIREE??
S2       6875    EMPLOYER??? OR HIRER??
S3     289269    INTEGRATED-OR INTEGRATION
S4     895861    ACCOUNT? ? OR FILE? ?
S5     503318    (3RD OR THIRD)()(PARTY OR PARTIES) OR AGENT? ? OR (HEALTHC-
                 ARE OR HEALTH()CARE OR INSURANCE OR BENEFITS)()(REPRESENTATIV-
                 E? OR AGENT? ?) OR VENDOR? ? OR BANK? ?
S6        556    S1 AND S2 AND S3 AND S4 AND S5
S7       1716    (HUMAN()RESOURCE OR HR OR PERSONNEL)(2N)(INFORMATION()MANA-
                 GEMENT OR SYSTEM OR DATABASE? OR WAREHOUSE)
S8      69169    INSURANCE OR BANKING OR MERCHANDISING OR ACCOUNTING OR HEA-
                 LTHCARE OR TRAINING OR VENDORS
S9        484    S7 AND S3 AND S4 AND S5
S10      4382    (S1 OR S7) AND S3 AND S8
S11      1074    IC=G06F-017/60 AND S10
S12      1443    S9 OR S11
S13      1223    S12 NOT S6
S14        25    S1(2S)S2(2S)S3(2S)S4(2S)S5
S15        40    S7(2S)S3(2S)S4(2S)S5
S16       575    (S1 OR S7)(2S)S3(2S)S8
S17         5    S1(S)S2(S)S3(S)S4(S)S5
S18        22    S7(S)S3(S)S4(S)S5
S19        16    S18 NOT PY>2001
S20         2    S17 NOT PY>2001
S21         0    S21 NOT S20
S22        30    (S14 OR S15 OR S17:S19) AND IC=G06F-017/60
?
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? t22/5/all

22/5/1   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

01101732
DEFINED CONTRIBUTION BENEFITS TOOL
INSTRUMENT DE REGIME A COTISATIONS DETERMINEES
Patent Applicant/Assignee:
  ACCENTURE GLOBAL SERVICES GMBH, Industrieplatz 3, Bau Laufengasse,
    CH-8212 Neuhausen am Rheinfall, CH, CH (Residence), CH (Nationality)
Inventor(s):
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  HUXLEY Jeffrey L, 2465 Edgerton Street, Little Canada, MN 55117, US,
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    ,
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  STOLAR Glenn A, 6395 Oxbow Bend, Chanhassen, MN 55317, US,
  SWANSON Erik C, 240 Central Park South, #19G, New York, NY 10019, US,
  VILLA Joseph E, 406 Aragon Boulevard, San Mateo, CA 94402, US,
Legal Representative:
  KELTIE David Arthur (et al) (agent), David Keltie Associates, Fleet Place
    House, 2 Fleet Place, London EC4M 7ET, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200423359 A2 20040318 (WO 0423359)
  Application: WO 2003IB5028 20030908   (PCT/WO IB03005028)
  Priority Application: US 2002237889 20020909
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC
  SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 9230

English Abstract
  A defined contribution benefits tool having various embodiments interface

employers, employees, brokers and benefits suppliers. Suppliers provide product information. An employer creates an employer profile indicating the categories the employer will contribute to, and the contribution range for the categories. Based on the profile (and form other available products), a portfolio recommendation that essentially meets the requirements is generated. Based on the portfolio recommendation, the employer chooses a set of products as its benefits portfolio. Employees create an employee profile allocating the total employer contribution among a set of benefit categories. A package recommendation that essentially meets the requirements set forth in the employee's profile is generated. From this recommendation (and from other available products), the employee chooses his or her benefits package.

French Abstract

La presente invention concerne un instrument de regime a cotisations determinees qui se presente sous plusieurs formes de realisation et qui assure la liaison entre des employeurs, des employes, des agents et des fournisseurs de garanties. Les fournisseurs donnent des informations de produits. Un employeur cree un profil d'employeur indiquant les categories pour lesquelles l'employeur va cotiser, et la plage de contribution pour les categories. Sur la base de ce profil (et des autres produits disponibles), une recommandation de portefeuille qui correspond globalement aux besoins est generee. En se fondant sur la recommandation de portefeuille, l'employeur choisit un ensemble de produits comme portefeuille des garanties. Les employes creent un profil d'employe qui affecte la contribution de l'employeur et la repartit entre un ensemble de categories de garanties. Une recommandation de forfait qui correspond globalement aux besoins definis dans le profil d'employe est generee. Sur la base de cette recommandation (et des autres produits disponibles) l'employe choisit son forfait de garanties.

Legal Status (Type, Date, Text)
Publication 20040318 A2 Without international search report and to be
                         republished upon receipt of that report.

22/5/2   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

01067237   **Image available**
A TRANSACTION MANAGEMENT SYSTEM
SYSTEME DE GESTION DE TRANSACTIONS
Patent Applicant/Assignee:
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    Sydney, New South Wales 2000, AU, AU (Residence), AU (Nationality),
    (For all designated states except: US)
Patent Applicant/Inventor:
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  PRIOR Mike, c/- Consillium Pty Ltd, Level 6, 222 Clarence Street, Sydney,
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    only for: US)
  ANTOUN Tony, C/- Timesoft Pty Ltd, 29 Stiller Place, Greenacre, New South
    Wales 2190, AU, AU (Residence), AU (Nationality), (Designated only for:
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  VENNING Todd, 5A Harden Road, Artarmon, New South Wales 2064, AU, AU

(Residence), AU (Nationality), (Designated only for: US)
  BUDHIHARDJO Arie, 1/25 Bassett Street, Hurstville, New South Wales 2220,
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Legal Representative:
  FREEHILLS CARTER SMITH BEADLE (agent), Level 32, MLC Centre, 19-29 Martin
    Place, Sydney, New South Wales 2000, AU,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200398494 A1 20031127 (WO 0398494)
  Application: WO 2003AU594 20030519 (PCT/WO AU0300594)
  Priority Application: AU 20022398 20020517; AU 2002950735 20020812
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
  SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
International Patent Class: G06F-157:00
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 18358

English Abstract
  The invention relates to a computer-based method of and system for
  matching a set of transaction instructions received from a submitting
  entity with a record data set of a receiving entity. The record data set
  includes a plurality of account records and an associated match key data
  set comprising a plurality of match keys, wherein each match key
  identifies an associated account record. The method comprises searching
  the match key data set using a match key derived from a received funds
  transfer instruction to identify an account record in said record data
  set thereby automatically matching said instruction to said identified
  record. The submitting entity selects a particular unmatched record of
  said data set, thereby manually matching said instruction to said
  selected record. Updating of the match key data set with the derived
  match keys of manually matched records enables later instructions
  providing substantially identical match keys to be automatically matched
  to their associated records in the account record data set.

French Abstract
  Cette invention se rapporte a un procede et a un systeme informatiques
  servant a mettre en correspondance un ensemble d'instructions de
  transactions recues en provenance d'une entite de soumission avec un
  ensemble de donnees de fichiers d'une entite de reception. L'ensemble des
  donnees de fichiers contient plusieurs fichiers de compte et un ensemble
  de donnees cles de correspondance associees comprenant plusieurs cles de
  correspondance, qui identifient chacune un fichier de compte associe. Ce
  procede consiste a effectuer une recherche dans l'ensemble des donnees de
  cles de correspondance a l'aide d'une cle de correspondance derivee d'une
  instruction de transfert de fonds recue pour identifier un fichier de

compte dans cet ensemble de donnees de fichiers, afin de mettre en
correspondance automatiquement cet instruction avec ledit fichier
identifie. L'entite de soumission selectionne un fichier sans
correspondance particulier dans cet ensemble de donnees, afin de mettre
en correspondance manuellement cette instruction avec ledit fichier
selectionne. L'actualisation de l'ensemble des donnees de cles de
correspondance au moyen des cles de correspondance derivees des fichiers
mis en correspondance manuellement permet de mettre en correspondance
automatiquement les dernieres instructions fournissant des cles de
correspondance essentiellement identiques avec leurs fichiers associes
dans l'ensemble des donnees de fichiers de compte.

Legal Status (Type, Date, Text)
Publication   20031127 A1 With international search report.
Examination   20040212 Request for preliminary examination prior to end of
              19th month from priority date

22/5/3   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01057915   **Image available**
SYSTEM AND METHOD FOR PRODJECT BID AND REQUISITION PROCESS
SYSTEME ET PROCEDE D'OFFRE DE PROJET ET PROCEDE DE DEMANDE D'ACHAT
Patent Applicant/Assignee:
  VOLT INFORMATION SCIENCES INC, West Region Corporate Park, 2401 N.
    Glassell Street, Orange, CA 92865, US, US (Residence), US (Nationality)
Inventor(s):
  CULLEN Andrew A III, 266 Eyland Avenue, Succasunna, NJ 07876, US,
  DANILOV Ivan, 200 Wellington Court, Staten Island, NY 10314, US,
  ZILBERMAN Leonid, 2785 Ocean Parkway, Apt. 4H, Brooklyn, NY 11235, US,
Legal Representative:
  RUDNICK Holly L (agent), Jenkens & Gilchrist, P.C., Suite 3200, 1445 Ross
    Avenue, Dallas, TX 75202, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200388122 A1 20031023 (WO 0388122)
  Application: WO 2003US11341 20030410 (PCT/WO US0311341)
  Priority Application: US 2002371488 20020410; US 2002262487 20020930
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
  SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 49776

English Abstract
  A comprehensive, web-enabled computer system and method is provided for
  producing analytical data related a project bid management system.
  Transactional data related to the bid and project are entered into the
  computer system through an on-line bid, project requisition and payment
  process. Using the transactional data stored within the system, virtually
  any type of analytical data related to single or multiple projects
  performed by one or more vendors for one or more buyers can be generated.

French Abstract
  L'invention concerne un systeme informatique web complet (figure 1) et un
  procede permettant de produire des donnees analytique associees au
  systeme de gestion d'offre de projet. Les donnees de transaction
  associees a l'offre et au projet sont entrees dans le systeme
  informatique par l'intermediaire d'un procede d'offre, de demande d'achat
  et de paiement de projet en ligne. L'utilisation des donnees de
  transaction stockees dans le systeme permet de generer a peu pres
  n'importe quel type de donnees analytiques associees a un ou a plusieurs
  projets executes par un ou par plusieurs vendeurs pour un ou plusieurs
  acheteurs.

Legal Status (Type, Date, Text)
Publication 20031023 A1 With international search report.
Publication 20031023 A1 Before the expiration of the time limit for
                         amending the claims and to be republished in the
                         event of the receipt of amendments.
Examination   20040226 Request for preliminary examination prior to end of
                         19th month from priority date

 22/5/4   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

01043254   **Image available**
**METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND BEHAVIORAL
    INFLUENCES RELATED TO MONEY AND TECHNOLOGY**
**PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET
    ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX
    INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS**
Patent Applicant/Inventor:
  MARSHALL T Thaddeus, 7 Clover Leaf Court, Medford, NJ 08055, US, US
    (Residence), US (Nationality)
Legal Representative:
  ROSENTHAL Robert E (agent), Duane, Morris LLP, One Liberty Place,
    Philadelphia, PA 19103, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200373236 A2-A3 20030904 (WO 0373236)
  Application: WO 2003US5982 20030227 (PCT/WO US03005982)
  Priority Application: US 2002360347 20020227; US 2002361794 20020305; US
    2002364237 20020313; US 2002364448 20020314; US 2002370518 20020404; US
    2002394827 20020709; US 2002403166 20020813; US 2002413270 20020924; US
    2002414860 20020930; US 2002416135 20021003; US 2002416288 20021004; US
    2002418413 20021015; US 2002421170 20021025; US 2002422042 20021028; US
    2002427787 20021119; US 2002429596 20021126; US 2002430542 20021202; US
    2002433921 20021216; US 2003439306 20030109
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK
SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 66639

English Abstract
  Methods and systems for altering behavior in a variety of applications
  include recording information associated with an event related to a
  particular activity or field, determining a status of the event in
  connection with a rewards algorithm, calculating reward information in
  accordance with the rewards algorithm, and storing the calculated reward
  information. (See figure 1, items 100, 105, 110). A recipient is notified
  in accordance with a notification algorithm of the calculated reward
  information. Incentives may be provided for participation in services
  plans, including professional services plans such as legal plans,
  adoption and use of types of funds, accounts and funds transfers, use of
  online services, and numerous other services. Rewards include the receipt
  of professional services and membership in services plans. Incentives for
  entering into transactions include offering of related services,
  including identity theft related services for events related to the
  transaction. Methods and systems for entering transactions include
  receiving first transaction request information from a transaction party
  in a first mode, prompting the transaction request information party for
  second transaction request information to be provided in a second mode,
  if the second transaction information is received in a suitable manner,
  then entering into the transaction, and otherwise terminating the
  transaction.
French Abstract
  L'invention porte sur des procedes et systemes de modification de
  comportement dans un grand nombre d'applications dont: l'enregistrement
  d'informations associees a un evenement lie a une activite ou un domaine
  particulier; la determination de l'etat d'un evenement associe a un
  algorithme de calcul de primes; le calcul d'informations sur les primes
  au moyen dudit algorithme; et l'enregistrement desdites informations. Le
  beneficiaire recoit conformement a un algorithme de notification une
  information sur la prime calculee. On peut fournir des incitations a
  participer a des plans de services tels que des plans juridiques,
  l'adoption et l'utilisation de types de fonds, de comptes et de
  transferts de fonds, l'utilisation de services en ligne, et nombre
  d'autres services. Les primes comprennent la prestation de services
  professionnels et la participation a des plans de services. Les
  incitations a entrer dans des transactions comprennent l'offre de
  services connexes y compris l'identification des services associes a la
  transaction. Les procedes et systemes de participation aux transactions
  impliquent: la reception d'une premiere demande d'informations sur la
  transaction provenant d'une des parties de la transaction, formulee dans
  un premier mode; le conseil a ladite partie de faire une deuxieme demande

d'informations sur la transaction, formulee dans un deuxieme mode; si
cette deuxieme demande est formulee de maniere appropriee l'entree dans
la transaction; ou sinon l'abandon de la transaction.

Legal Status (Type, Date, Text)
Publication   20030904 A2 Without international search report and to be
                         republished upon receipt of that report.
Search Rpt   20040429 Late publication of international search report
Republication 20040429 A3 With international search report.
Republication 20040429 A3 Before the expiration of the time limit for
                         amending the claims and to be republished in the
                         event of the receipt of amendments.
Examination   20040617 Request for preliminary examination prior to end of
                         19th month from priority date

22/5/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00976192
METHOD AND APPARATUS FOR SEGMENTED PEER-TO-PEER COMPUTING
PROCEDE ET DISPOSITIF DE CALCUL D'EGAL A EGAL SEGMENTE
Patent Applicant/Assignee:
  INTERNATIONAL BUSINESS MACHINES CORPORATION, Stephen C. Kaufman, Route
    134/Kitchawan Road, P.O. Box 218, Yorktown Heights, NY 10598, US, US
    (Residence), US (Nationality)
Inventor(s):
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  GREY William, 76 Taconic Road, Millwood, NY 10546, US,
  PICKOVER Clifford, 37 Yorkshire Lane, Yorktown Heights, NY 10598, US,
  BOIES Stephen, 57 Circle Way, Mahopac, NY 10541, US,
Legal Representative:
  YEE Duke (agent), Carstens, Yee & Cahoon, LLP, P.O. Box 802334, Dallas,
    TX 75380, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200305271 A2 20030116 (WO 0305271)
  Application: WO 2001US48642 20011217 (PCT/WO US0148642)
  Priority Application: US 2001898613 20010703
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 8150

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication   20030116 A2 With declaration under Article 17(2)(a); without
                        abstract; title not checked by the International
                        Searching Authority.
Examination   20030327 Request for preliminary examination prior to end of
                        19th month from priority date

 22/5/6   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00963611   **Image available**
**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
    FOR RENTAL VEHICLE SERVICES**
**SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
    POUR SERVICES DE LOCATION DE VEHICULES**
Patent Applicant/Assignee:
  THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
  , US (Residence), US (Nationality), (For all designated states except:
  US)
Patent Applicant/Inventor:
  WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US
  , US (Residence), US (Nationality), (Designated only for: US)
  DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO
    63043, US, US (Residence), US (Nationality), (Designated only for: US)
  HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,
    US (Residence), US (Nationality), (Designated only for: US)
  KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US
    (Residence), US (Nationality), (Designated only for: US)
  TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US
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  KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite
    1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200297700 A2 20021205 (WO 0297700)
  Application: WO 2001US51431 20011019 (PCT/WO US0151431)
  Priority Application: US 2000694050 20001020
Parent Application/Grant:
  Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 237932

English Abstract

French Abstract
  La presente invention concerne un systeme informatique de transaction
  entre entreprises qui dans un mode de realisation prefere est destine a
  fournir des services de.location de vehicules pour des utilisateurs a
  demande elevee comportant un portail de reseau Internet grace auquel ·
  l'utilisateur a demande elevee peut acceder a une pluralite de
  fournisseurs de services comportant un reseau informatique d'entreprise
  integre pour au moins un fournisseur de services de location de
  vehicules. Le reseau informatique de fournisseur de services de location
  de vehicules est configure pour l'interconnexion d'une pluralite de
  succursales de diversite geographique, presentant le catalogue de leurs
  vehicules de location disponibles et des programmes les concernant ainsi
  que pour la gestion de toutes les donnees de transaction concernant son
  entreprise. Le portail de reseau Internet permet une connectivite et une
  transferabilite universelles pour une association d'entreprises a
  plusieurs niveaux qui placent regulierement des demandes elevees d'achat
  de location avec son associe commercial et egalement les autres
  fournisseurs de services qui peuvent ou non avoir le meme systeme et
  logiciel informatique d'entreprise integre. L'utilisation du procede et
  de l'appareil de la presente invention permet de placer, de grands
  volumes de transactions de location, de les controler, de les modifier en
  cours d'operation, et de les conclure avec des operations de comptabilite
  financiere et paiement pratiquement sans intervention humaine.

Legal Status (Type, Date, Text)
Publication   20021205 A2 Without international search report and to be
                         republished upon receipt of that report.
Declaration   20030220 Late publication under Article 17.2a
Republication 20030220 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.

 22/5/7   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00955849   **Image available**
INSURANCE RISK, PRICE, AND ENROLLMENT OPTIMIZER SYSTEM AND METHOD
PROCEDE ET SYSTEME OPTIMISEURS D'INSCRIPTION, DE PRIX, ET DE RISQUE
   D'ASSURANCE
Patent Applicant/Assignee:
  WINGED KEEL MANAGEMENT CO LTD, 1430 Broadway, 21st Floor, New York, NY
     10018, US, US (Residence), US (Nationality)
Inventor(s):
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     , US,

KINETZ Brent, 55 Bethune Street, #319, New York, NY 10014, US,
Legal Representative:
  DAVOUDIAN Keyvan (et al) (agent), Pillsbury Winthrop LLP, Suite 2800, 725
    South Figueroa Street, Los Angeles, CA 90017-5406, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200288889 A2-A3 20021107 (WO 0288889)
  Application: WO 2002US13467 20020430 (PCT/WO US0213467)
  Priority Application: US 2001287537 20010430; US 2001995852 20011128
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW.ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 16074

English Abstract
  A system and method for designing, implementing, enrolling and
  administering insurance plans that are beneficial for the participant,
  the plan sponsor, and the insurance carrier(s) are described. According
  to the invention, an insurance plan is analyzed and characterized (110).
  This includes an analysis of the eligible population in view of at least
  one characteristic, and may also include an analysis of the present state
  of the insurance plan, method input, external input and method and method
  output, and may further comprise past behavior, including the present
  state of the insurance plan, method input, external input, and method
  output, and/or simulations of future behavior regarding present state of
  the insurance plan, method input, external input and method output. The
  result of the analysis is used to determine a positive cycle action (120)
  which is then applied on the insurance plan (130). Thereafter the impact
  on the plan is evaluated (140).

French Abstract
  L'invention concerne un systeme et un procede de conception, de mise en
  oeuvre, d'inscription et d'administration de plans d'assurance qui
  profitent a l'affilie, au repondant d'un regime, et a la/aux societe(s)
  d'assurance. Selon l'invention, un plan d'assurance est analyse et
  caracterise (110). Ceci implique une analyse de la population admissible
  du point de vue d'au moins une caracteristique, et peut egalement
  impliquer une analyse de l'etat present du plan d'assurance, de l'entree
  de procede, de l'entree externe et de la sortie de procede, et peut, en
  outre, comprendre un comportement passe, notamment l'etat present du plan
  d'assurance, l'entree de procede, l'entree externe, la sortie de procede
  et/ou des simulations du comportement futur d'un etat present du plan
  d'assurance, de l'entree de procede, de l'entree externe et de la sortie
  de procede. Le resultat de l'analyse est utilise afin de determiner une
  action de cycle positive (120) qui est ensuite appliquee au plan
  d'assurance (130). L'impact sur le plan d'assurance est ensuite evalue

(140).

Legal Status (Type, Date, Text)
Publication   20021107 A2 Without international search report and to be
                         republished upon receipt of that report.
Search Rpt   20030821 Late publication of international search report
Republication 20030821 A3 With international search report.

22/5/8   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00948172   **Image available**
METHOD, SYSTEM AND PROGRAM FOR CUSTOMER SERVICE AND SUPPORT MANAGEMENT
PROCEDE, SYSTEME ET PROGRAMME DE SERVICE CLIENT ET GESTION DE SUPPORT
Patent Applicant/Assignee:
  ALORICA INC, 14726 Ramona Avenue, 3rd Floor, Chino, CA 91710, US, US
     (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
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     (Residence), US (Nationality), (Designated only for: US)
  HSU Hsyh-Min, 20568 East Oak Meadow Lane, Diamond Bar, CA 91765, US, US
     (Residence), CN (Nationality), (Designated only for: US)
  HAO Paul, 3430 Castleford Place, Rowland Heights, CA 91748, US, US
     (Residence), US (Nationality), (Designated only for: US)
  SUN Edward Shyh-Tyng, 20518 East Oak Meadow Lane, Diamond Bar, CA 91765,
     US, US (Residence), US (Nationality), (Designated only for: US)
  TSENG Tracy, 9206 Conifer Lane #G, Rancho Cucamonga, CA 91730, US, US
     (Residence), US (Nationality), (Designated only for: US)
  EDWARDS Carrie Renner, 943 Arbor Street, Costa Mesa, CA 92627, US, US
     (Residence), US (Nationality), (Designated only for: US)
  CHI Samuel Jen-Chang, 11048 Wildflower Road, Temple City, CA 91780, US,
     US (Residence), US (Nationality), (Designated only for: US)
  TRAN Vu, 1107 West Durness Street, West Covina, CA 91790, US, US
     (Residence), US (Nationality), (Designated only for: US)
  DENTZ Connie, 13582 Apricot Tree Lane, Corona, CA 92880, US, (Designated
     only for: US)
Legal Representative:
  KANG Jonathan (et al) (agent), Lee & Hong, 221 N. Figueroa Street, 11th
     Floor, Los Angeles, CA 90012, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200282320 A1 20021017 (WO 0282320)
  Application: WO 2002US10333 20020404 (PCT/WO US0210333)
  Priority Application: US 2001826121 20010404; US 2002112585 20020329
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/30
International Patent Class: **G06F-017/60** ; G06F-001/12
Publication Language: English

Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 20168

English Abstract
  In accordance with the present invention, a method, system, and program
  for managing the customer (15) and product information of a client by
  maintaining a common database is disclosed. The present invention
  connects the client, call center (40), repair facility (30), sales force,
  vendors (55) and warehouse (45) to efficiently coordinate the customer
  and product management process. By allowing access to a common database
  (60), a user can view and update changes in the customer and product
  management process in real time increasing the communication and
  efficiency of delivering service to a customer.

French Abstract
  L'invention concerne un procede, un systeme et un programme de gestion
  d'informations sur un client (15) et le produit du client par mise a jour
  d'une base de donnees commune. La presente invention connecte le client,
  le centre (40) d'appel, l'installation (30) de reparation, la force de
  vente, les vendeurs (55) et l'entrepot (45) afin de coordonner
  efficacement le procede de gestion du client et du produit. En permettant
  l'acces a une base de donnees commune (60), un utilisateur peut
  visualiser et mettre a jour des changements dans le procede de gestion du
  client et du produit en temps reel, augmentant la communication et
  l'efficacite de delivrer un service a un client.

Legal Status (Type, Date, Text)
Publication 20021017 A1 With international search report.
Publication 20021017 A1 With amended claims and statement.

 22/5/9   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00943634   **Image available**
SYSTEM AND METHOD FOR MANAGEMENT OF HEALTH CARE SERVICES
SYSTEME ET PROCEDE POUR LA GESTION DE SERVICES DE SOINS DE SANTE
Patent Applicant/Assignee:
  CAREGAIN INC, 34 Gervin Road, Lawrenceville, NJ 08648, US, US (Residence)
    , US (Nationality)
Inventor(s):
  GUPTA Amit K, 124 Brookstone Drive, Princeton, NJ 08542, US,
Legal Representative:
  DUNN MCKAY Diane (agent), Mathews, Collins, Shepherd & McKay,P.A., Suite
    306, 100 Thanet Circle, Princeton, NJ 08540, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200277764 A2-A3 20021003 (WO 0277764)
  Application: WO 2002US8663 20020321 (PCT/WO US0208663)
  Priority Application: US 2001277994 20010321; US 2002103267 20020320
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI

SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 14792

English Abstract
  The present invention is a system and method (41) for management of
  consumer (32) services such as health care services which combines new
  financial structure (45) for health insurance and health benefit plan,
  payment methods, health plan design, benefit development algorithms,
  unique procurement methods for health care benefits with (44, 46) and
  without (42) application to an individual consumer's personal state of
  health, and is integrated with financial services and asset management
  products, and benefits for an individual consumer's future medical and/or
  retirement savings, for healthcare needs. The method and system employs a
  combination of the defined benefit and defined contribution approaches
  which combination is referred to herein as "defined-care"(36).

French Abstract
  L'invention concerne un systeme et un procede pour la gestion de services
  de consommation, du type services de soins de sante, permettant de
  combiner les elements suivants: structure financiere pour plan
  d'assurances et de prestations maladie, modalites de paiement, ossature
  de plan de sante, algorithmes d'elaboration des prestations, modalites
  d'attribution specifiques pour prestations de maladie avec et sans
  application a l'etat de sante personnel d'un individu. La gestion de ces
  elements est integree a la gestion de services financiers et d'avoirs
  ainsi qu'a la gestion personnelle de la couverture medicale future et de
  l'epargne-retraite. Pour repondre aux besoins en matiere de soins de
  sante, le procede et le systeme decrits reposent sur une combinaison de
  prestations et de contributions definies, sous l'appellation "soins
  definis". Ce modele, equivalant a un modele de gestion d'avoirs lies aux
  soins de sante, comporte deux composantes essentielles: un "compte de
  gestion de couverture maladie et d'epargne-retraite", et un "portail de
  liaison" avec l'infrastructure, qui permet, par une plate-forme de
  technologie, d'acceder aux differents comptes ainsi etablis et a leurs
  detenteurs. A travers son infrastructure de base, ladite plate-forme
  assure la mise en oeuvre de differents moyens, avec integration de
  techniques classiques et inedites, ce qui permet d'adopter ou d'absorber
  dans tout l'edifice de techniques une modification apportee a telle ou
  telle technique individuelle.

Legal Status (Type, Date, Text)
Publication   20021003 A2 Without international search report and to be
                         republished upon receipt of that report.
Search Rpt   20030501 Late publication of international search report
Republication 20030501 A3 With international search report.
Examination   20030522 Request for preliminary examination prior to end of
                         19th month from priority date

22/5/10   **(Item 10 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00927573   **Image available**
SYSTEM AND METHOD FOR RESOURCE PROVISIONING
SYSTEME ET PROCEDE D'APPROVISIONNEMENT DE RESSOURCES
Patent Applicant/Assignee:
  ACCESS 360, 15440 Laguna Canyon Road, Irvine, CA 92618, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
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    (Residence), US (Nationality), (Designated only for: US)
  BOHREN Jeffrey S, 17851 Orange Tree Lane, Tustin, CA 92780, US, US
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  CHEN Liangtong, 27786 Country Lane Road, Laguna Niguel, CA 92677, US, US
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  CURIE Jeffrey C, 14562 Danborough Road, Tustin, CA 92780, US, US
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    (Residence), US (Nationality), (Designated only for: US)
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    (Residence), US (Nationality), (Designated only for: US)
  BARRETTE Anne Katherine, 11891 Reagan Street, Los Alamitos, CA 90720, US,
    US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  RITTMASTER Ted R (agent), Foley & Lardner, 35th Floor, 2029 Century Park
    East, Los Angeles, CA 90067-3021, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200261653 A2 20020808 (WO 0261653)
  Application: WO 2002US2411 20020128 (PCT/WO US0202411)
  Priority Application: US 2001774265 20010129; US 2001772486 20010129; US
    2001267853 20010209; US 2001269242 20010215; US 2001269217 20010215; US
    2001269296 20010215; US 2001272108 20010228; US 2001272109 20010228; US
    2001800098 20010306
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 44150

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication 20020808 A2 Without international search report and to be
                       republished upon receipt of that report.
Examination   20030313 Request for preliminary examination prior to end of
                     _ 19th month from priority date
Declaration   20030807 Late publication under Article 17.2a
Republication 20030807 A2 With declaration under Article 17(2)(a); without
                       abstract; title not checked by the International
                       Searching Authority.
Declaration   20030807 Late publication under Article 17.2a
Correction   20031211 Corrected version of Pamphlet: page 15, description,
                       replaced by correct page 15
Republication 20031211 A2 With declaration under Article 17(2)(a); without
                       abstract; title not checked by the International
                       Searching Authority.

 22/5/11   (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00912728   **Image available**
SYSTEM FOR OBTAINING FEE-BASED DATA AND SERVICES
SYSTEME D'OBTENTION DE DONNEES ET DE SERVICES PAYANTS
Patent Applicant/Inventor:
  NEWMAN Daniel, 2208 North 44th Street, Seattle, WA 98103, US, US
    (Residence), US (Nationality)
Legal Representative:
  RAGUSA Joseph W (et al) (agent), Fitzpatrick, Cella, Harper & Scinto, 30
    Rockefeller Plaza, New York, NY 10112-3801, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200246865 A2-A3 20020613 (WO 0246865)
  Application: WO 2001US45659 20011205 (PCT/WO US0145659)
  Priority Application: US 2000729815 20001206
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 11774

English Abstract

A system and method that enables a user to access content data over a
network by retrieving information from a provider via the network. A
determination is made whether the content data requires payment of a fee
by the user. If the content data requires a fee, a determination is made
whether payment for the content data has been pre-approved by
user-defined parameters (414). If the fee has been pre-approved by the
user, the user incurs a charge for the content data (426). The content
data is displayed to the user and the fees are accumulated by a third
party provider. The third party provides pays the content provider the
amount of the accumulated fees and the user makes payment to the third
party provider. The method and system is also used to provide payment of
royalties for content retrieved from a network and to purchase items
advertised over a network, such as the Internet.

French Abstract
  L'invention concerne un systeme et un procede qui permettent a un
  utilisateur d'acceder a des donnees de contenu par un reseau, par
  extraction d'informations d'un fournisseur par l'intermediaire du reseau.
  Il est determine si les donnees de contenu exigent le paiement d'une taxe
  par l'utilisateur. Si les donnees de contenu exigent le paiement d'une
  taxe, il est determine si le paiement a ete pre-approuve par des
  parametres definis par l'utilisateur. Si la taxe a ete pre-approuvee par
  l'utilisateur, celui-ci doit payer des frais pour les donnees de contenu.
  Ces dernieres sont affichees a l'utilisateur et les taxes sont accumulees
  par un fournisseur tiers. Ce fournisseur paie au fournisseur de contenu
  la somme des taxes accumulees et l'utilisateur effectue son paiement au
  fournisseur tiers. Le procede et le systeme sont egalement utilises pour
  le paiement de redevances concernant des contenus extraits d'un reseau et
  pour l'achat d'articles annonces sur un reseau, tel qu'Internet.

Legal Status (Type, Date, Text)
Publication   20020613 A2 Without international search report and to be
                          republished upon receipt of that report.
Search Rpt   20030206 Late publication of international search report
Republication 20030206 A3 With international search report.
Examination   20030925 Request for preliminary examination prior to end of
                          19th month from priority date

 22/5/12   (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00903170   **Image available**
INTEGRATED LIFE PLANNING METHOD AND SYSTEMS AND PRODUCTS FOR IMPLEMENTATION
**PROCEDE   INTEGRE   DE   PLANIFICATION DE VIE ET SYSTEMES ET PRODUITS POUR SON
    APPLICATION**
Patent Applicant/Inventor:
  PARKER Denise, P.O. Box 511, Sunland, CA 91041, US, US (Residence), US
    (Nationality)
Legal Representative:
  SCHEIN Daniel B (agent), Brinks, Hofer, Gilson & Lione, P.O. Box 10087,
    Chicago, IL 60610, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200237235 A2-A3 20020510 (WO 0237235)
  Application: WO 2001US50749 20011019 (PCT/WO US0150749)
  Priority Application: US 2000242283 20001020
Designated States:
(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)
   AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
   EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
   LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
   TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Main International. Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
   Detailed Description
   Claims
Fulltext Word Count: 21327

English Abstract
   A method for facilitating final estate planning comprises gathering data
   in response to a series of questions organized into four points of estate
   planning: assets, fiscal and human/pet care responsibilities, desired
   disposition of the client's body before death and funding arrangements
   and documentation for asset disposition to cover fiscal, human/pet care
   responsibilities, living body and subsequent remain disposition, and to
   carry out the client's other wishes. A system for performing the method
   includes a computer program that is preferably accessible via an internet
   web site. A unique identification card is provided which includes
   information for accessing the bearer's or owner's end of life plan and
   data that is stored in a database accessible via a web site or a
   designated entity, wherein the stored data is generated by the system
   when the FEP method was performed. Numerous variations of FEP and EOL
   planning methods systems and products for implementation are described.

French Abstract
   L'invention concerne un procede permettant de faciliter la planification
   successorale finale (FEP), qui consiste a rassembler des donnees en
   reponse a une serie de questions organisee en quatre points, soit (1) les
   actifs du client, (2) ses responsabilites fiscales et en matiere de
   personnes et d'animaux domestiques (c'est-a-dire, des crediteurs,
   enfants, conjoint, employeurs et autres qui dependent du client), (3) la
   disposition souhaitee du corps du client avant la mort (p. ex. vie
   medicalement assistee, hospice, soins palliatifs, soutien vital) et apres
   la mort (disposition du corps), et (4) dispositions et documents de
   financement pour la repartition des actifs pour couvrir les
   responsabilites fiscales et en matiere de personnes et d'animaux
   domestiques, la disposition du corps en vie puis des restes, et pour
   l'execution des autres volontes du client. L'invention concerne egalement
   un systeme permettant d'executer le procede, qui comporte un programme
   informatique, de preference accessible par un site Web. Une carte
   d'identification unique, par ailleurs, appelee denicard(TM), comprend des
   informations permettant d'acceder aux projets et donnees de fin de vie
   (EOL) du detenteur ou du proprietaire, stockes dans une base de donnees
   accessible par le site Web ou une entite designee, les donnees stockees
   etant generees par le systeme lorsque le procede FEP a ete execute.
   L'invention concerne de nombreuses variations des procedes de
   planification FEP et EOL, et des systemes et des produits pour leur
   application. Ceux-ci peuvent etre incorpores dans des plans de vie
   entiere.

Legal Status (Type, Date, Text)
Publication 20020510 A2 Without international search report and to be
                         republished upon receipt of that report.
Search Rpt   20030130 Late publication of international search report
Republication 20030130 A3 With international search report.

 22/5/13   (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00901316   **Image available**
ELECTRONIC INTERNATIONAL TRADING
ECHANGES ELECTRONIQUES INTERNATIONAUX
Patent Applicant/Assignee:
  ELECTRONIC INTERNATIONAL TRADE SERVICES PTY LTD, "Grosvenor Schiliro",
     Level 2, 333-339, George Street, Sydney, NSW 2000, AU, AU (Residence),
     AU (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  FEIL Martin Keith, 19 Boomerang Street, Turramurra, NSW 2074, AU, AU
     (Residence), AU (Nationality), (Designated only for: US)
  OWEN Ronald James Haig, 33 Lesley Avenue, Carlingford, NSW 2118, AU, AU
     (Residence), AU (Nationality), (Designated only for: US)
  STEVENS Michael John, 55 Billarga Road, Westleigh, NSW 2120, AU, AU
     (Residence), AU (Nationality), (Designated only for: US)
  SWIFT Stephen Mark, Unit 4, 62 Mary Street, Lilyfield, NSW 2040, AU, AU
     (Residence), AU (Nationality), (Designated only for: US)
  INGERSOLE Kevin John, 2 Surf Rider Avenue, North Avoca, NSW 2260, AU, AU
     (Residence), AU (Nationality), (Designated only for: US)
Legal Representative:
  COWLE Anthony John (et al) (agent), DAVIES COLLISON CAVE, Level 10, 10
     Barrack Street, Sydney, NSW 2000, AU,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200235382 A1 20020502 (WO 0235382)
  Application: WO 2001AU614 20010524   (PCT/WO AU0100614)
  Priority Application: AU 20001053 20001027
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/30
International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 22574

English Abstract
  The present invention provides a consolidation of the myriad of
  technicalities of Customs, Taxation, Quarantine and Logistics with the

technology of contemporary systems development and integration. The invention also provides a seamless, electronic international trading system across national borders. The invention provides an electronic international trading method/system/software, which includes: obtaining import/export data for internationally traded goods; obtaining source information based upon import/export data and transferring the source information to at least one management module; at least one management module processing the source information producing processed data from at least one management module, whereby, each management module relates to an area of import and export related international trading.

French Abstract
  L'invention concerne le regroupement des tres nombreuses modalites techniques relatives aux douanes, aux impots, a la quarantaine et la logistique, grace a la technologie de l'integration et du developpement de systemes contemporains. L'invention concerne egalement un systeme d'echanges internationaux electroniques continu au-dela des frontieres nationales. L'invention concerne en outre un procede/systeme/logiciel d'echanges internationaux electroniques, qui consistent a obtenir des donnees d'import/export concernant des biens echanges sur le plan international, a obtenir des informations sources basees sur les donnees d'import/export et a transferer les informations sources a au moins un module de gestion, au moins un module de gestion traitant les informations sources et produisant des donnees traitees a partir d'au moins un module de gestion. Chaque module de gestion traite d'un domaine de l'echange international associe aux importations et aux exportations.

Legal Status (Type, Date, Text)
Publication 20020502 A1 With international search report.
Examination   20021010 Request for preliminary examination prior to end of
                19th month from priority date

  22/5/14   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00894458
E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO INVESTMENTS
PLAN DE RETRAITE FONDE SUR LE COMMERCE ELECTRONIQUE AVEC ACCES INDIVIDUEL
    AUX PLACEMENTS
Inventor(s):
  GUPTA Manish, 18102 Burbank Blvd, Unit 1-A, Tarzana, CA 91356, US,
Patent Applicant/Inventor:
  GILBERT James A, Suite 729, 10600 Wilshire Blvd., Los Angeles, CA 90024,
    US, US (Residence),
Legal Representative:
  CONNORS Matthew E (et al) (agent), Samuels, Gauthier & Stevens, LLP,
    Suite 3300, 225 Franklin Street, Boston, MA 02110, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200227596 A2 20020404 (WO 0227596)
  Application: WO 2001US18184 20010605 (PCT/WO US0118184)
  Priority Application: US 2000671365 20000928
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
  GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
```
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 11620

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication   20020404 A2 With declaration under Article 17(2)(a); without
                        abstract; title not checked by the International
                        Searching Authority.

22/5/15   (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00830836
**METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF
    FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS**
**PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
    OPERATIONS A BASE DE PAIEMENTS**
Patent Applicant/Inventor:
  TYSON-QUAH Kathleen, 1 Canons Close, Radlett, Herts WD7 7ER, GB, GB
    (Residence), US (Nationality)
Legal Representative:
  WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton
    Street, London SW1H 0RJ, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200163498 A2 20010830 (WO 0163498)
  Application: WO 2001GB802 20010223 (PCT/WO GB0100802)
  Priority Application: US 2000513440 20000225
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
```
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
```
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description

Claims
Fulltext Word Count: 26544

English Abstract
A real-time, global system and method for controlling payments risk,
liquidity risk and systemic risk arising between financial counterparties
active in payments-based transactions. The system comprises: a plurality
of User Host Applications for use by plurality of Users; a plurality of
Third Party Host Applications for use by plurality of Third Parties; and
a plurality of Payment Bank Host Applications for use by a plurality of
Payment Banks operating a plurality of domestic payment systems. All host
applications communicate via cryptographically secure sessions via
private communications networks and/or the Internet global computer
network. User and Payment Bank access is secured by digital
certification. Each Payment Bank Host Application has a mechanism for
processing payment messages, including payments instructions to be
carried out in its domestic payments system on behalf of a plurality of
account holders (including bank correspondents).

French Abstract
L'invention concerne un systeme et un procede mondiaux et en temps reel
de limitation du risque associe aux paiements et aux liquidites et du
risque systemique, lesquels peuvent exister entre contreparties
financieres lors de transactions a base de paiements. Ce systeme comprend
plusieurs applications hote/utilisateur, concues pour plusieurs
utilisateurs, plusieurs applications hote/tierce personne, concues pour
plusieurs tierces personnes, et plusieurs applications hote/banque de
paiement concues pour plusieurs banques de paiement gerant plusieurs
systemes de paiement nationaux. Toutes les applications hotes
communiquent par l'intermediaire de sessions sures sur le plan
cryptographique, par le biais de reseaux de telecommunications prives
et/ou du reseau informatique mondial Internet. L'acces utilisateur/banque
de paiement est securise par certification numerique. Chaque application
hote/banque de paiement possede un mecanisme de traitement des messages
de paiement, notamment des instructions de paiements a executer dans son
systeme de paiement national, pour le compte de plusieurs titulaires de
comptes (notamment des correspondants bancaires).

Legal Status (Type, Date, Text)
Publication   20010830 A2 With declaration under Article 17(2)(a); without
                       abstract; title not checked by the International
                       Searching Authority.
Examination   20011227 Request for preliminary examination prior to end of
                       19th month from priority date

 22/5/16   (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00818662   **Image available**
METHOD AND APPARATUS FOR MANAGING AND OPTIMIZING STOCK OPTIONS
**PROCEDE   ET   APPAREIL   DE   GESTION   ET   D'OPTIMISATION   D'OPTIONS   D'ACHAT
   D'ACTIONS**
Patent Applicant/Assignee:
  OPTIONWEALTH INC, Suite 240, 1395 Piccard Drive, Rockville, MD 20852, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:

SCHULTZ Frederick J, 15605 Haddonfield Way, Darnestown, MD 20878, US, US
   (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  SCHAFFER David R (et al) (agent), Diller, Ramik & Wight, Suite 101, 7345
   McWhorter Place, Annandale, VA 22003, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200152169 A1 20010719 (WO 0152169)
  Application: WO 2001US945 20010116 (PCT/WO US0100945)
  Priority Application: US 2000176032 20000114
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR .
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 14787

English Abstract
  The present invention relates to stock options, and more specifically to
  a method and system for managing and optimizing stock options via a
  communications network. In an embodiment of the present invention, a
  method of optimizing the value of stock option grants using a
  communications network includes: receiving an option-exercising scenario
  for a stock option grant (110); comparing the estimate for the
  option-exercising scenario for the stock option grant against an estimate
  based on a standard strategy option-exercising scenario (130); and
  calculating an optimal strategy to maximize the value of the stock option
  grant based on one of the estimate for the option-exercising scenario for
  the stock option grant and the estimate based on the standard strategy
  option-exercising scenario (150).

French Abstract
  L'invention concerne des options d'achat d'actions et notamment un
  procede et un systeme de gestion et d'optimisation d'options d'achat
  d'actions par un reseau de communication. Dans un mode de realisation de
  l'invention, un procede d'optimisation de la valeur des contrats
  d'options sur actions au moyen d'un reseau de communication, consiste a :
  recevoir un scenario d'exercice d'une option pour un accord (110)
  d'option d'achat d'actions ; comparer l'estimation pour le scenario
  d'exercice d'option a une estimation basee sur un scenario (130)
  d'exercice d'option de strategie standard ; et calculer une strategie
  optimale pour la maximisation de la valeur de l'accord d'option d'achat
  d'actions, en fonction de l'estimation pour le scenario d'exercice
  d'option pour l'accord d'option d'achat sur actions et l'estimation basee
  sur le scenario (150) d'exercice d'option a strategie standard.

Legal Status (Type, Date, Text)
Publication 20010719 A1 With international search report.

Examination   20011206 Request for preliminary examination prior to end of 19th month from priority date

22/5/17   (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816854   **Image available**
METHOD AND SYSTEM FOR REMOTELY MANAGING BUSINESS AND EMPLOYEE ADMINISTRATION FUNCTIONS
PROCEDE ET SYSTEME DESTINES A GERER A DISTANCE DES ENTREPRISES ET DES FONCTIONS D'ADMINISTRATION DES EMPLOYES
Patent Applicant/Assignee:
  EMPLOYEEMATTERS INC, 9A Riverbend Drive South, Stamford, CT 06907, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  COOPERSTONE Elliot, 9A Riverbend Drive South, Stamford, CT 06904, US, US (Residence), US (Nationality), (Designated only for: US)
  PHAM H Thach, 9A Riverbend Drive South, Stamford, CT 06904, US, US (Residence), GB (Nationality), (Designated only for: US)
Legal Representative:
  HALL David A (et al) (agent), Heller Ehrman White & McAuliffe LLP, Suite 700, 4250 Executive Square, La Jolla, CA 92037, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200150395 A2-A3 ·20010712 (WO 0150395)
  Application: WO 2001US268 20010104   (PCT/WO US0100268)
  Priority Application: US 2000174480 20000104
Parent Application/Grant:
  Related by Continuation to: US 2000174480 20000104 (CON)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AE AG AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
  FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
  LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL·TJ TM TR
  TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-009/46
International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 15511

English Abstract
  Human resource and employee benefit products for businesses, implemented on one or more computing devices connected to the Internet, are managed and administered. The combination of human resource and employee benefit products required by the businesses are determined, and are classified according to criteria including a number of employees, type of work performed, and similarity of needs of these businesses in the human resource and employee benefit management areas. A local set of the human resource and the employee benefit products is provided, as is a third

party provider set of products located on the third party provider's computers. Both sets of products are then organized into integrated benefits packages, each of which packages may be modified by the customer by adding and subtracting products. The price of each integrated and modified benefits package is determined, which price will be binding on the third party provider for a defined period of time.

French Abstract

L'invention concerne la gestion et l'administration de produits de ressources humaines et d'avantages sociaux destines a des entreprises, mis en oeuvre dans un ou plusieurs dispositifs informatiques connectes a Internet. La combinaison de produits de ressources humaines et d'avantages sociaux requis par l'entreprise est determinee et classee selon des criteres comprenant le nombre d'employes, le type de travail effectue, et la similitude des besoins de ces entreprises dans les domaines de gestion des ressources humaines et des avantages sociaux. Un ensemble local des produits de ressources humaines et d'avantages sociaux est fourni, ainsi qu'un ensemble de produits fournisseur tiers situe sur les ordinateurs du fournisseur tiers. Les deux ensembles de produits sont organises en paquets de benefices integres, chacun de ces paquets pouvant etre modifie par le client par addition ou soustraction de produits. Le prix de chaque paquet de benefices integre et modifie est determine, ce prix sera obligatoire pour le fournisseur tiers pendant une periode de temps determinee.

Legal Status (Type, Date, Text)
Publication   20010712 A2 Without international search report and to be
                          republished upon receipt of that report.
Examination   20011115 Request for preliminary examination prior to end of
                          19th month from priority date
Search Rpt   20030103 Late publication of international search report
Republication 20030103 A3 With international search report.
Withdrawal   20030410 Withdrawal of international application after
                          international publication

 22/5/18   (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816844   **Image available**
SYSTEM AND METHOD FOR FACILITATING SELECTION OF BENEFITS
SYSTEME ET PROCEDE DESTINES A FACILITER UNE SELECTION D'AVANTAGES
Patent Applicant/Assignee:
  CHOICELINX CORPORATION, 1000 Elm Street, 15th Floor, Manchester, NH 03101
    , US, US (Residence), US (Nationality)
Inventor(s):
  LENCKI Donna K, 403 New Boston Road, Candia, NH 03034, US,
  HENCHEY Chris, 403 New Boston Road, Candia, NH 03034, US,
  MILLER Patrick B, 9 Morningside Drive, Hooksett, NH 03106, US,
Legal Representative:
  PERREAULT Donald J (agent), Hayes, Soloway, Hennessey, Grossman & Hage,
    P.C., 175 Canal Street, Manchester, NH 03101 (et al), US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200150383 A1 20010712 (WO 0150383)
  Application: WO 2000US35359 20001226 (PCT/WO US0035359)
  Priority Application: US 99174056 19991230; US 2000205338 20000318
Designated States:
(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 31106

English Abstract
  A system and method of providing benefits (50). One method consistent
  with the invention includes identifying at least one price for each of a
  plurality of line items within a benefit category, and offering the line
  items for purchase by the individual (54). Another method consistent with
  the invention includes offering benefit line items to the employee for
  purchase using a predefined employer contribution (54). The line items
  may be established based on a group benefit cost. A system consistent
  with the invention may include a database comprising data representing at
  least one price for each of a plurality of line items within a benefit
  category; a processor for accessing the database; and a user-interface
  for accessing the processor to allow purchase of the line items by the
  employee (51). A method of processing a benefit claim consistent and a
  method of providing customer service to an individual are also provided.

French Abstract
  L'invention concerne un systeme et un procede destines a assurer des
  avantages (50). Un procede selon l'invention consiste a identifier au
  moins un prix pour chacune de plusieurs lignes article avec une categorie
  d'avantages, et a offrir ces lignes article a un particulier (54) pour
  achat. Un autre procede selon l'invention consiste a offrir des lignes
  article a l'employe aux fins d'achat en utilisant une contribution
  employeur predefinie (54). Les lignes article peuvent etre etablies sur
  la base d'un cout de revenu de groupe. Un systeme selon l'invention peut
  comprendre une base de donnees, comprenant des donnees representant au
  moins un prix pour chacune de nombreuses lignes article comprise dans une
  categorie de revenu, un processeur destine a acceder a la base de
  donnees, et une interface utilisateur permettant l'acces au processeur
  afin de permettre a l'employe (51) d'effectuer un achat de ligne article.
  L'invention concerne aussi un procede de traitement de demande
  d'avantages et un procede destine a assurer un service client a un
  particulier.

Legal Status (Type, Date, Text)
Publication 20010712 A1 With international search report.
Publication 20010712 A1 Before the expiration of the time limit for
                         amending the claims and to be republished in the
                         event of the receipt of amendments.
Examination   20011129 Request for preliminary examination prior to end of
                         19th month from priority date

22/5/19   (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
    NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
    DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET
    PROCEDE ASSOCIE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139086 A2 20010531 (WO 0139086)
  Application: WO 2000US32310 20001122   (PCT/WO US0032310)
  Priority Application: US 99444653 19991122; US 99447623 19991122
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
  UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 156214

English Abstract

French Abstract

Legal Status (Type, Date, Text)
Publication   20010531 A2 Without international search report and to be
                         republished upon receipt of that report.
Examination   20010927 Request for preliminary examination prior to end of
                         19th month from priority date
Declaration   20020613 Late publication under Article 17.2a
Republication 20020613 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.

22/5/20   (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00805486   **Image available**
SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS
SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES

Patent Applicant/Inventor:
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    (Residence), CA (Nationality)
Legal Representative:
  CONLEY ROSE & TAYON P C (agent), P.O. Box 398, Austin, TX 78767, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139077 A2 20010531 (WO 0139077)
  Application: WO 2000US32064 20001122 (PCT/WO US0032064)
  Priority Application: US 99447512 19991123
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 23977

English Abstract

French Abstract
  L'invention concerne un systeme et un procede permettant d'executer des
  transactions par commerce electronique (commerce en ligne) en utilisant
  des techniques de deduction d'impots. Un utilisateur du systeme de
  service de deduction d'impots peut acheter un produit a un vendeur grace
  a une option de deduction d'impots. Le vendeur peut etre un vendeur de
  commerce electronique, un serveur de commerce electronique servant d'hote
  a un site Web pouvant etre utilise pour proceder a des achats par
  commerce electronique. Un serveur de deduction recoit des informations
  d'achat decrivant l'achat. Les informations d'achat peuvent etre recues
  de l'utilisateur ou du serveur de commerce electronique. Dans un mode de
  realisation, les informations d'achat peuvent etre recues via Internet.
  Le serveur de deduction peut communiquer avec un systeme de feuille de
  paye d'un employeur de l'utilisateur et peut demander au systeme de
  feuille de paye de proceder a des deductions d'impots sur les impots de
  l'utilisateur en reponse a la reception des informations d'achat. Le
  systeme de feuille de paye fournir des fonds de deduction d'impots au
  serveur de deduction pour remplir l'obligation d'achat. Le serveur de
  deduction peut transferer les fonds de deduction d'impots au systeme de
  commerce electronique pour le paiement du produit. Divers services
  peuvent etre fournis aux utilisateurs du systeme de deduction d'impots.

Les services peuvent comprendre une deduction d'impots pour un service de budgetisation, une deduction d'impots pour des services de cartes de debit, une deduction d'impots pour des services de credit, une deduction d'impots pour des services de paiement de factures, et un service de panneau de commande principal.

Legal Status (Type, Date, Text)
Publication 20010531 A2 Without international search report and to be
                         republished upon receipt of that report.
Declaration 20011108 Late publication under Article 17.2a
Republication 20011108 A2 With declaration under Article 17(2)(a); without
                         abstract; title not checked by the International
                         Searching Authority.

 22/5/21   (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00792479   **Image available**
SYSTEM FOR WEB-BASED PAYROLL AND BENEFITS ADMINISTRATION
**SYSTEME DE GESTION DU PAIEMENT DES SALAIRES ET DES AVANTAGES SOCIAUX PILOTE
    PAR LE WEB**
Patent Applicant/Assignee:
  EOPS INC, 888 Villa Street, Suite 500, Mountain View, CA 94041, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  KAHN David, 27858 Via Corita, Los Altos Hills, CA 94022, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SAINI Barinder Singh, 1919 Fruitdale Avenue, #1607, San Jose, CA 95128,
    US, US (Residence), IN (Nationality), (Designated only for: US)
  KREIMER Svetlana, 2650 California Street, #41, Mountain View, CA 94040,
    US, US (Residence), RU (Nationality), (Designated only for: US)
  FERGUSON Shelley B, 2173 2nd Avenue, Sacramento, CA 95818, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  CHOU Chien-Wei (Chris) (et al) (agent), Oppenheimer Wolff & Donnelly LLP,
    1400 Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200125992 A1 20010412 (WO 0125992)
  Application: WO 2000US26620 20000927 (PCT/WO US0026620)
  Priority Application: US 99411332 19991001
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
  UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims

Fulltext Word Count: 36214

English Abstract
  The system provides an automated, centralized back-end payroll service
  with a full-featured web-based payroll system. Both aspects of the system
  have access to a central database, which includes profile information on
  employers (30) and employees (40); timesheets, salary and hourly wage
  data (50); overtime data; employee benefit data (60) and information
  regarding third-party providers and miscellaneous payees. The
  full-featured payroll system functionality is implemented in a manner
  that provides employers and employees (to the extent security policies
  permit) with a robust, data-driven user interface with a standard web
  browser. The central database provides the system's back-end
  (server-side) payroll service functionality with constant access to the
  data. The system implements and enforces compliance with a wide variety
  of tax-related and employment-related rules across federal, state and
  local jurisdictions relating for example to overtime pay, benefit limits,
  payment frequency, and scheduled reporting requirements.

French Abstract
  L'invention concerne un systeme qui assure un service centralise de
  paiement final des salaires, et automatique pilote par le web. Ce systeme
  permet d'avoir acces a une base de donnees centrale, qui comprend des
  informations concernant les employes (30) et les employeurs (40), des
  feuilles de temps de travail, des donnees relatives aux salaires et aux
  paiements horaires (50), aux heures supplementaires, aux avantages
  sociaux (60) ainsi que des informations concernant des fournisseurs
  formant tierces parties et divers beneficiaires. Ce systeme de paiement
  de salaires est mis en oeuvre d'une maniere qui offre aux employeurs et
  aux employes (dans la mesure ou les politiques de securite le permettent)
  une interface utilisateur solide, pilotee par donnees avec un explorateur
  de reseau standard. La base de donnees centrale assure la fonctionnalite
  des services de paiements finaux (du cote serveur) avec un acces constant
  aux donnees. Ce systeme respecte un certain nombre de regles liees a
  l'emploi et aux impots dans les diverses juridictions locales et
  gouvernementales, et concernant par exemple, le paiement des heures
  supplementaires, des avantages sociaux, la frequence de paiement et les
  exigences de programmation des rapports.

Legal Status (Type, Date, Text)
Publication 20010412 A1 With international search report.
Publication 20010412 A1 With amended claims.
Examination   20010816 Request for preliminary examination prior to end of
                       19th month from priority date

 22/5/22   (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00787038   **Image available**
**SYSTEM AND METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC
    TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE**
**SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES
    BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE
    MODULES DE REGLEMENT ELECTRONIQUES**
Patent Applicant/Assignee:
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    (Residence), US (Nationality)

Inventor(s):
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  LAPSLEY Philip Dean, 6029 Hillegass Avenue, Oakland, CA 94618, US,
Legal Representative:
  JOHNSON Alexander C Jr (et al) (agent), Marger Johnson & McCollom, P.C.,
    1030 S.W. Morrison Street, Portland, OR 97205, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200120531 A1 20010322 (WO 0120531)
  Application: WO 2000US40910 20000915 (PCT/WO US0040910)
  Priority Application: US 99398914 19990916
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 21206

English Abstract
  Herein is described a tokenless biometric method for processing
  electronic transmissions, using at least one user biometric sample (62),
  an electronic identicator (12) and an electronic rule module
  clearinghouse (14). The steps for processing of the electronic
  transmissions comprise a user registration step, wherein a user registers
  with an electronic identicator (12) at least one registration biometric
  sample taken directly from the person of the user. A formation of a rule
  module (50) customized to the user in a rule module clearinghouse (14),
  wherein at least one pattern data (54) of a user is associated with at
  least one execution command (52) of the user. A user identification step,
  wherein the electronic identicator (12) compares a bid biometric sample
  taken directly from the person of the user with at least one previously
  registered biometric sample (24) for producing either a successful or
  failed identification of the user. In a command execution step, upon
  successful identification of the user, at least one previously designated
  rule module (50) of the user is invoked to execute at least one
  electronic transmission. The above-mentioned steps are conducted in a
  manner wherein a biometrically authorized electronic transmission is
  conducted without the user presenting any personalized man-made memory
  tokens such as smartcards, or magnetic swipe cards.

French Abstract
  La presente invention concerne un procede biometrique sans marque
  d'authentification permettant de traiter des transmissions electroniques
  par l'utilisation d'au moins un echantillon (62) biometrique d'un
  utilisateur, d'un identificateur (12) electronique et d'un centre a
  modules de reglement electroniques. Le traitement de ces transmissions
  electroniques comprend l'etape d'enregistrement de l'utilisateur, dans
  laquelle un utilisateur enregistre a l'aide d'un identificateur (12)

electronique au moins un echantillon biometrique pris directement sur la personne de l'utilisateur. Ce traitement comprend aussi la formation d'un module (50) de reglement personnalise a l'utilisateur dans un centre (14) de modules de reglement ou l'on associe au moins une configuration de donnees (54) a au moins une commande (52) d'execution de l'utilisateur. Ce traitement comprend encore une etape d'identification de l'utilisateur, dans laquelle l'identificateur (12) electronique compare l'offre d'un echantillon biometrique directement pris sur la personne de l'utilisateur avec au moins un echantillon (24) biometrique enregistre auparavant de facon a obtenir soit un succes, soit un echec dans l'identification de cet utilisateur. Ce traitement comprend enfin une etape d'execution de commande: apres une identification reussie de l'utilisateur, on appelle au moins un module (50) de reglement designe prealablement de l'utilisateur de facon a executer au moins une transmission electronique. On conduit les etapes susmentionnees de facon qu'une transmission electronique biometrique autorisee soit mise en oeuvre sans que l'utilisateur n'ait a presenter une marque d'authentification fabriquees a memoire telles que les cartes a puce ou les cartes a balayage magnetique.

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Legal Status (Type, Date, Text)
Publication   20010322 A1 With international search report.
Publication   20010322 A1 Before the expiration of the time limit for
                          amending the claims and to be republished in the
                          event of the receipt of amendments.
Examination   20010809 Request for preliminary examination prior to end of
                        19th month from priority date
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22/5/23   (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00787016   **Image available**
METHOD AND SYSTEM FOR IMPLEMENTING AND BILLING WAP AND INTERNET SERVICES
PROCEDE   ET   SYSTEME DE MISE EN OEUVRE ET DE FACTURATION DE SERVICES WAP ET
**   INTERNET**
Patent Applicant/Assignee:
  OY RADIOLINJA AB, P.O. Box 500, FIN-00181 Helsinki, FI, FI (Residence),
    FI (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
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    FI (Nationality), (Designated only for: US)
Legal Representative:
  SEPPO LAINE OY (agent), Itamerenkatu 3 B, FIN-00180 Helsinki, FI,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200120506 A1 20010322 (WO 0120506)
  Application: WO 2000FI775 20000914 (PCT/WO FI0000775)
  Priority Application: FI 991958 19990915
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU
  CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ
  EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL
  IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO
  NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG
  US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
International Patent Class: H04M-011/08; G06F-151:00
Publication Language: English
Filing Language: Finnish
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 20432

English Abstract
  The invention relates to a method in a telecommunications system, in
  which at least one service provider provides services for at least one
  customer, in which method the customer is provided with both: 1) "Main
  services", in other words such services that the customer wishes to use,
  such as a banking service, e-mail service, etc., the scope of the main
  service also including a service subject to a charge, such as data
  transmission and calls; 2) "Side services", such as advertisements, that
  the customer does not actually select for use or even want to use, but by
  means of which the service provider gains some kind of benefit for
  itself, for example, through additional information or advertising.
  According to one preferred embodiment of the invention, when the customer
  activates a code/name, such as URL1, relating to a specific main service,
  such as a banking service, from a menu displayed on the terminal device
  (1), the terminal device (1) receives and displays to the user data, such
  as an advertisement/announcement/menu etc. of a side service, in such a
  way that the use of the main service dependent on reception of the side
  service and the customer is made to follow/read/receive side-service
  data. In return, the customer is provided with a free main service or one
  with a reduced charge. In a second embodiment of the invention, the
  customer should react, within a page/card/service-specific time-window,
  to data presented by the main service or side service, such as a
  selection, menus, etc., otherwise the call or data transmission is
  limited or terminated.

French Abstract
  La presente invention concerne un procede dans un systeme de
  telecommunications, dans lequel au moins un fournisseur de services
  fournit des services a au moins un client. Dans ce procede, on fournit au
  client a la fois: 1) Des "services de base", en d'autres termes les
  services que le client souhaite utiliser, tels que les services
  bancaires, le service de courrier electronique, etc., les services de
  base comprenant egalement un service payant, tel que la transmission de
  donnees et les appels; 2) Des "services annexes", tels que les annonces
  publicitaires, que le client ne selectionne pas vraiment pour les
  utiliser ou ne desire meme utiliser, mais desquels le fournisseur de
  services tire un certain profit personnel, par exemple, a travers des
  informations ou des annonces publicitaires supplementaires. Selon un mode
  prefere de l'invention, lorsque le client active un code/nom, tel qu'un
  URL1, relatif a un service de base specifique, comme par exemple les
  services bancaires, sur un menu affiche sur le terminal (1), le terminal
  recoit et affiche pour l'utilisateur les donnees, comme par exemples une
  annonce publicitaire/un menu etc., d'un service annexe, de facon a ce que
  l'utilisation du service de base dependante de la reception du service
  annexe et du client soit adaptee pour suivre/lire/recevoir les donnees de
  service annexes. En retour, on fournit au client un service de base
  gratuit ou un service a taxe reduite. Dans un autre mode de realisation,

le client doit reagir, dans une fenetre temporelle specifique au service/carte/page, a des donnees presentees par le service de base ou le service annexe, comme par exemple une selection, des menus, etc., sinon, l'appel ou la transmission de donnees est limitee ou terminee.

Legal Status (Type, Date, Text)
Publication   20010322 A1 With international search report.
Publication   20010322 A1 Before the expiration of the time limit for
                          amending the claims and to be republished in the
                          event of the receipt of amendments.
Examination   20010614 Request for preliminary examination prior to end of
                          19th month from priority date

22/5/24   (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00781913   **Image available**
METHOD AND APPARATUS TO ALLOW CUSTOMIZED INVESTOR BORROWING ON SECURITIES
PROCEDE   ET   APPAREIL PERMETTANT AUX INVESTISSEURS D'EFFECTUER DES EMPRUNTS
    PERSONNALISES SUR DES VALEURS
Patent Applicant/Assignee:
  PRIVATE INVESTOR RESERVES LLC, 2330 South Ocean Beach, Palm Beach, FL
    33480, US, US (Residence), US (Nationality)
Inventor(s):
  JENNINGS David, Private Investor Reserves, LLC, 2330 South Ocean Blvd.,
    Palm Beach, FL 33480, US,
  POWERS Carson, 35 Beeholm Road, Redding, CT 06896, US,
Legal Representative:
  WURM Mark (et al) (agent), Greenberg Traurig, LLP, Suite 1200, 1750
    Tysons Boulevard, Tysons Corner, VA 22102, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200115047 A1 20010301 (WO 0115047)
  Application: WO 2000US23168 20000824 (PCT/WO US0023168)
  Priority Application: US 99150364 19990824
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ CZ DE DE DK
  DK DM DZ EE EE ES FI FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
  SE SG SI SK SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 11642

English Abstract
  Various methods and systems to allow an individual borrower to customize
  and self-direct their own loan product to meet individual requirements.
  An exemplary method includes the following steps on a real time basis: an

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? show files;ds
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200451
        (c) 2004  Thomson Derwent
File 344:Chinese Patents Abs Aug 1985-2004/May
        (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Apr(Updated 040802)
        (c) 2004 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI.  All rts. reserv.
File  2:INSPEC 1969-2004/Aug W1
        (c) 2004 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2004/May
        (c) 2004 ProQuest Info&Learning
File  65:Inside Conferences 1993-2004/Aug W2
        (c) 2004 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2004/Jul
        (c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
        (c) 2003 EBSCO Pub.
File 256:TecInfoSource 82-2004/Jul
        (c)2004 Info.Sources Inc
File 474:New York Times Abs 1969-2004/Aug 12
        (c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Aug 12
        (c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 The Gale Group
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Set      Items    Description
S1      361254    EMPLOYEE OR EMPLOYEE?? OR WORKER OR WORKERS OR HIREE??
S2       27965    EMPLOYER??? OR HIRER??
S3     1196617    INTEGRATED OR INTEGRATION
S4     1025390    ACCOUNT? ? OR FILE? ?
S5     1735826    (3RD OR THIRD)()(PARTY OR PARTIES) OR AGENT? ? OR (HEALTHC-
                  ARE OR HEALTH()CARE OR INSURANCE OR BENEFITS)()(REPRESENTATIV-
                  E? OR AGENT? ?) OR VENDOR? ? OR BANK? ?
S6           3    S1 AND S2 AND S3 AND S4 AND S5
S7        3242    (HUMAN()RESOURCE OR HR OR PERSONNEL)(2N)(INFORMATION()MANA-
                  GEMENT OR SYSTEM OR DATABASE? OR WAREHOUSE)
S8      799126    INSURANCE OR BANKING OR MERCHANDISING OR ACCOUNTING OR HEA-
                  LTHCARE OR TRAINING OR VENDORS
S9           4    S7 AND S3 AND S4 AND S5
S10       1368    (S1 OR S7) AND S3 AND S8
S11         14    IC=G06F-017/60 AND S10
S12         17    S9 OR S11
S13         16    S12 NOT S6
?
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? t6/4/all

6/4/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-722630/200278|
XR- <XRPX> N02-569833|
TI- Human resource information management system integrates **employee** and
    employer systems in the form of meta- **account** series, in database
    services tier|
PA- SWENTOR D B (SWEN-I)|
AU- <INVENTORS> SWENTOR D B|
NC- 001|
NP- 001|
PN- US 20020099659 A1 20020725 US 2001754929 A 20010104 200278 B|
AN- <LOCAL> US 2001754929 A 20010104|
AN- <PR> US 2001754929 A 20010104|
LA- US 20020099659(40)|
AB- <PN> US 20020099659 A1|
AB- <NV> NOVELTY - An **integration** system (100) enables applications of
    third - **party** system (550) to access **integrated** **employer** and
    employee meta- **accounts** (200) stored in a database services tier
    (150). A business logic and **integration** tier (700) provides business
    logic rules processing to a user presentation tier (750) that provides
    interface services to the **integration** system.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for
    identification method of individuals using computerized human resource
    information management system.
        USE - For **integration** of series of services e.g. insurance,
    banking, merchandising, **integrated** accounting, etc.
        ADVANTAGE - Since the system integrates **employer** and **employee**
    systems in the form of series of meta- **accounts** , the operating
    efficiencies and cost reductions to the **employer** and the
    organizational entities of that **employer** are realized.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    an **integrated** human resource information management system.
         Integration system (100)
        Database services tier (150)
        Meta- **account** (200)
         Third - **party** system (550)
        Business logic and **integration** tier (700)
        User presentation tier (750)
        pp; 40 DwgNo 1/26|
DE- <TITLE TERMS> HUMAN; RESOURCE; INFORMATION; MANAGEMENT; SYSTEM;
    INTEGRATE; EMPLOY; SYSTEM; FORM; META; **ACCOUNT** ; SERIES; DATABASE;
    SERVICE; TIER|
DC- T01; W01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A2; T01-J05B4P; W01-C05B4|
FS- EPI||

6/4/2   (Item 1 from file: 2)
FN- DIALOG(R)File   2:INSPEC|
CZ- (c) 2004 Institution of Electrical Engineers. All rts. reserv.|
AZ- 6828154|

113-Aug-0405:34 PM

AZ- <INSPEC> C2001-03-7120-015|
TI- Pioneering process improvement experiment in Hungary|
AU- Biro, M.; Ivanyos, J.; Messnarz, R.|
CS- MTA SZTAKI, Budapest, Hungary|
JN- Software Process Improvement and Practice|
CP- UK|
VL- vol.5, no.4|
PG- 213-29|
PY- 2000|
CO- SPIPFL|
SN- 1077-4866|
CD- <US·COPYRIGHT CLEARANCE CENTER·CODE> 1077-4866/2000/$30.00|
PU- Wiley
DT- Journal Paper (JP)|
LA- English|
TC- Practical (P); Experimental (X)|
MI- E429-2001-001|
RF- 7|

AB- The PASS (Payroll Accounting and Settlement System) project is the
    first Central and Eastern European ESSI (European Systems and Software
    Initiative) PIE (process improvement experiment) project directly
    supported by the European Commission. The project was carried out under
    the ESPRIT Programme EP21223. The PASS project started as a new
    business project of MemoLuX. Its business purpose is to develop a
    modular, platform-independent, **integrated** networked software system
    satisfying the functional requirements of EU standards in public
    accountancy and applicable for the Hungarian as well as for the
    international market. The system provides direct service among
    employers , **employees** and **banks** . The PASS project is the baseline
    project for the PIE. In the PIE, the quality of MemoLuX's development
    process was enhanced to become well-defined and predictable, with the
    professional support of MTA SZTAKI (The Computer and Automation
    Institute of the Hungarian Academy of Sciences). During the
    dissemination supported by the International Software Consulting
    Network (ISCN), this PIE is used as a master example to adapt Eastern
    European processes to the high-quality norms of Western Europe, thus
    facilitating the **integration** of Eastern Europe into an enlarged EU in
    the long term. Objectives and expected results include: improving the
    control of the development process, raising the maturity level to 3 and
    achieving compliance with ISO 9001 requirements at this high level of
    maturity.|
DE- **accounts** data processing; payroll data processing; research
    initiatives; software portability; software process improvement;
    software quality|
ID- PASS project; process improvement experiment; Hungary; Payroll
    Accounting and Settlement System; European Systems and Software
    Initiative; European Commission; ESPRIT Programme EP21223; MemoLuX
    business project; modular platform-independent **integrated** networked
    software system; functional requirements; EU standards; public
    accountancy; international market; direct service; **banks** ; MTA SZTAKI;
    Computer and Automation Institute, Hungarian Academy of Sciences;
    International Software Consulting Network; Eastern European processes;
    high-quality norms; development process control; maturity level;
    Capability Maturity Model; ISO 9001 requirements; object-oriented
    programming; quality management; BOOTSTRAP maturity profile; project
    planning; structured system planning methodology|
IC- 1077-4866(200012)5:4L.213:PPIE;1-0|
SF- C|
CC- C7120 (Financial computing); C6110B (Software engineering techniques)

6/4/3   (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c)2004 Info.Sources Inc. All rts. reserv.

PRODUCT NAMES: Tax E-Filing   (830261)

TITLE: Business Tax Software Update: Vendors **get ready for electronic filing**

Electronic filing of business tax forms is on the immediate horizon, and companies are moving ahead to provide services in that area. Tax & Accounting Software is adding form 1065EF, with the ability to electronically **file** the 1065 partnership return, and has also added the Schedule D continuation sheets. Drake Software has included 19 new forms in the 1120 for the C Corporation. Intuit has form 8846, credit for **employer** Social Security and Medicare taxes paid on certain **employee** tips, and Intuit, along with several other companies, has added several states to its product. Intuit has also improved federal-to-state **integration** . TaxSimple has expanded its Internet services so that users can access the company's Web site and prepare tax returns online. Alpine Data's products have a diagnostics system that will sweep a complete return for errors and omissions, and Laser Systems' TaxWorks products provide real-time calculations and an automated library sensing for multi-entry form fields.
?

? t13/4/all

13/4/1 **(Item 1 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2004-098248/200410|
DX- <RELATED> 2004-064135; 2004-101778; 2004-120491; 2004-120546|
XR- <XRPX> N04-078335|
TI- **Employee training** course material generating method for enterprise, involves designing course according to specific plans relating to priorities of identified goals and strategies|
PA- ACCENTURE GLOBAL SERVICES GMBH (ACCE-N)|
AU- <INVENTORS> DRAPER W C; FOLEY C P; HUBBELL J R; STOVALL T K|
NC- 033|
NP- 003|
PN- US 20040002039 A1 20040101 US 2002391929 P 20020628 200410 B ·
    <AN> US 2002391932 P 20020628
    <AN> US 2002398926 P 20020729
    <AN> US 2003401045 A 20030328|
PN- EP 1383067   A1 20040121 EP 200377002 A 20030627 200410
PN- CA 2433587   A1 20031228 CA 2433587   A 20030626 200413|
AN- <LOCAL> US 2002391929 P 20020628; US 2002391932 P 20020628; US 2002398926 P 20020729; US 2003401045 A 20030328; EP 200377002 A 20030627; CA 2433587 A 20030626|
AN- <PR> US 2003401045 A 20030328; US 2002391929 P 20020628; US 2002391932 P 20020628; US 2002398926 P 20020729|
FD- US 20040002039 A1 G09B-019/00   Provisional application US 2002391929
              Provisional application US 2002391932
              Provisional application US 2002398926
FD- EP 1383067   A1 G06F-017/60
    <DS> (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR|
LA- US 20040002039(30); EP 1383067(E); CA 2433587(E)|
DS- <REGIONAL> AL; AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; SK; TR|
AB- <PN> US 20040002039 A1|
AB- <NV> NOVELTY - A course comprising topic outline, development and work plans is designed such that the development and work plan represents subject and developing process and materials needed for generated learning effort proposal. A course content and material are developed according to the plans and the developed content and material is certified with relative priorities of identified goals and strategies.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
        (1) content and material developing module; and
        (2) method for developing sharable content module of learning materials.
    USE - For corporate enterprise organizing **employee training** and education.
    ADVANTAGE - Organization efficiency is improved by identifying, prioritizing and developing **employee** instructional course with respect to priorities of identified goals and strategies. Course content development modules are **integrated** thereby providing efficient design and development and delivery of learning content so as to maximize student retention rates.
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the content management module.

learning solution (100)
business strategy alignment (110)
content management (120)
delivery (130)
learning administration (14)
pp; 30 DwgNo 1/9|
DE- <TITLE TERMS> EMPLOY; **TRAINING** ; COURSE; MATERIAL; GENERATE; METHOD;
DESIGN; COURSE; ACCORD; SPECIFIC; PLAN; RELATED; PRIORITY; IDENTIFY;
GOAL|
DC- P85; W04|
IC- <MAIN> **G06F-017/60** ; G09B-019/00|
MC- <EPI> W04-W05A|
FS- EPI; EngPI||

 13/4/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2004-080913/200408|
XR- <XRPX> N04-064613|
TI- Online client account management method involves reconciling bank
accounts of clients by administrators on daily basis, after comparing
accounting information with information downloaded from bank's server|
PA- SECOLA A F (SECO-I)|
AU- <INVENTORS> SECOLA A F|
NC- 001|
NP- 001|
PN- US 20030225638 A1 20031204 US 2002114444 A 20020528 200408 B|
AN- <LOCAL> US 2002114444 A 20020528|
AN- <PR> US 2002114444 A 20020528|
LA- US 20030225638(16)|
AB- <PN> US 20030225638 A1|
AB- <NV> NOVELTY - The generation of automatic call from an administrator's
server, downloads an electronic file having accounts information of a
client from a bank's server. The **accounting** information stored in the
administrator's server, is compared with the downloaded information,
and the results are displayed on the Internet, so that the bank
accounts of the clients are reconciled on a daily basis by the
administrators.|
AB- <BASIC> USE - For outsourcing **accounting** services through Internet,
in business applications.
    ADVANTAGE - Does not require **employees** , licenses, **integration**
from client's side, and permits the user to access the application
service provider without paying for the software.
    DESCRIPTION OF DRAWING(S) - The figure shows a schematic view of
the structure of cash summary module.
    available balance (11)
    outstanding checks (12)
    undefined withdrawals(15) manual checks (14)
    deposit slips (17)
    pp; 16 DwgNo 1/5|
DE- <TITLE TERMS> CLIENT; ACCOUNT; MANAGEMENT; METHOD; BANK; ACCOUNT;
CLIENT; DAILY; BASIS; AFTER; COMPARE; ACCOUNT; INFORMATION; INFORMATION
; BANK; SERVE|
DC- T01; T05|
IC- <MAIN> **G06F-017/60** |
MC- <EPI> T01-N01A1; T01-N01A2; T01-N01D; T05-L02|

FS- EPI||

13/4/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004   Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2003-147229/200314| |
XR- <XRPX> N03-116228||,
TI- Programmable apparatus for vehicle dealership management system, has
    customer service representative workstations located at dealership
    sites to display GUI screens containing icons activating specific
    functions and data|
PA- REYNOLDS & REYNOLDS HOLDINGS INC (REYN-N); ADKINS J C (ADKI-I); CARUSO
    P H (CARU-I); DETERS L J (DETE-I); GAEKE S P (GAEK-I); GOKEY M S
    (GOKE-I); GUISINGER M A (GUIS-I); HANNA P (HANN-I); JAMISON W E
    (JAMI-I); JONES K A (JONE-I); KAMMERON M (KAMM-I); MILITELLO P J
    (MILI-I); SCOTT C M (SCOT-I); THOMPSON D B (THOM-I); WASSER E J
    (WASS-I)|
AU- <INVENTORS> ADKINS J C; CARUSO P H; DETERS L J; GAEKE S P; GOKEY M S;
    GUISINGER M A; HANNA P; JAMISON W E; JONES K A; KAMMERON M; MILITELLO P
    ; SCOTT C M; THOMPSON D B; WASSER E J; MILITELLO P J|
NC- 002|
NP- 002|
PN- US 20020024537 A1 20020228 US 2000210905 P 20000612 200314 B
    <AN> US 2001785462 A 20010220|
PN- CA 2348168   A1 20011212 CA 2348168   A 20010518 200321|
AN- <LOCAL> US 2000210905 P 20000612; US 2001785462 A 20010220; CA 2348168
    A 20010518| ` |,
AN- <PR> US 2000210905 P 20000612; US 2001785462 A 20010220|
FD- US 20020024537 A1 G09G-005/00   Provisional application US 2000210905|
LA- US 20020024537(22); CA 2348168(E)|
AB- <PN> US 20020024537 A1|
AB- <NV> NOVELTY - The customer service representative workstations,
    located at vehicle dealership sites display point-and-click graphical
    user interface screens including icons for activating several functions
    and customer and vehicle data. The workstation establish communication
    with an operation server to access the data stored in database of
    operation server.|
AB- <BASIC> DETAILED DESCRIPTION - Functions activated using the icons
    include sales, finance and **insurance** , **accounting** , human resources,
    payroll, parts, service, customer database, vehicle database,
    activities and processes, roles, users and departments, security,
    reports, printing, instant messaging, e-business enablers, supply chain
    integrator, electronic time clock, system configuration, vehicle
    inspection, Internet service scheduling, electronic mail service
    reminders, intra-dealer parts inventory, inter-dealer parts inventory,
    intra-dealer vehicle inventory, inter-dealer vehicle inventory and
    dealer communication system. The presented data are customer data,
    vehicle data, shop productivity data, loan data, billing system data,
    employee data, sales data, inventory and ordering data. The fields on
    the display screen are icons, activity menus, day and time, help
    function, window sizing, data windows, input buttons, navigation inputs
    and database query inputs.
        INDEPENDENT CLAIMS are included for the following:
        (1) Graphical user interface display method;
        (2) Computer readable recorded medium storing graphical user
    interface display program; and

(3) Computer system.
USE - For vehicle dealership management system.
ADVANTAGE - Provides complete **integrated** functionality of all
software program applications for dealer in an **integrated** single
database.
DESCRIPTION OF DRAWING(S) - The figure shows the software
architecture of vehicle dealership management system.
pp; 22 DwgNo 2a/6|
DE- <TITLE TERMS> PROGRAM; APPARATUS; VEHICLE; MANAGEMENT; SYSTEM; CUSTOMER
; SERVICE; REPRESENT; LOCATE; SITE; DISPLAY; SCREEN; CONTAIN; ACTIVATE;
SPECIFIC; FUNCTION; DATA|
DC- P85; T01|
IC- <MAIN> **G06F-017/60** ; G09G-005/00|
IC- <ADDITIONAL> G06F-003/14|
MC- <EPI> T01-J12D; T01-N01A2E; T01-S03|
FS- EPI; EngPI||

 13/4/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-724018/200278|
XR- <XRPX> N02-570863|
TI- Internet based **integrated** management system for workflow involved in
underwriting **insurance** applications has server with central processor
interfacing with user identification component for tiered access to
stored data|
PA- PRO-SUPER HOLDINGS LTD (PROS-N)|
AU- <INVENTORS> JONES L F S|
NC- 100|
NP- 002|
PN- WO 200284520 A1 20021024 WO 2002AU478   A 20020416 200278 B|
PN- AU 2002248971 A1 20021028 AU 2002248971 A 20020416 200433|
AN- <LOCAL> WO 2002AU478 A 20020416; AU 2002248971 A 20020416|
AN- <PR> AU 20014446 A 20010417|
FD- WO 200284520 A1 G06F-017/30
    <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
    CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG
    KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT
    RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
    <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
    LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
FD- AU 2002248971 A1 G06F-017/30   Based on patent WO 200284520|
LA- WO 200284520(E<PG> 27)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BG BZ CA CH CN CO CR CU CZ
    DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
    KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU
    SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
    IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZM;
    ZW|
AB- <PN> WO 200284520 A1|
AB- <NV> NOVELTY - Internet based **integrated** management system for work
flow involved in underwriting **insurance** applications comprises a Web
server hosting a website with a Web browser, the server central
processor interfacing with as a user identification component
identifying the user via a user password etc and providing tiered

access to stored information inclusive of client data, various
functions and various site branding.|

AB- <BASIC> DETAILED DESCRIPTION - A database component stores client
personal, policy and potential claims management data and a database
management component allows input and retrieval of the data stored on
the database. An electronic communication interface interfaces with the
user standard external e-mail facility or his internal e-mail facility
and a report generation component generates various reports from the
data held in respect of clients. The user can log onto the Web site and
follow the instructions to access the information and data and view it
and generate reports via a user base system. The user is a life
insurance company **employee** , an **employee** of an external policy
administrator or is a sales intermediary such as an adviser or agent.
. .There is an INDEPENDENT CLAIM for an Internet based method of
managing workflow involved in underwriting **insurance** applications.

USE - Internet based **integrated** management system is for workflow
involved in the underwriting of **insurance** applications.

ADVANTAGE - System integrates process management and communicates
with all parties involved in the process of writing life **insurance**
covers for multiple insurers, distributions and third party
administrator relationships.

DESCRIPTION OF DRAWING(S) - The figure shows a chart of the system.

pp; 27 DwgNo 1/9|

DE- <TITLE TERMS> BASED; INTEGRATE; MANAGEMENT; SYSTEM; **INSURANCE** ; APPLY;
SERVE; CENTRAL; PROCESSOR; INTERFACE; USER; IDENTIFY; COMPONENT; TIER;
ACCESS; STORAGE; DATA|

DC- T01|
IC- <MAIN> G06F-017/30|
IC- <ADDITIONAL> **G06F-017/60** |
MC- <EPI> T01-J05A2B; T01-J05A2E; T01-J05B4P; T01-N01A2E|
FS- EPI||

13/4/5   (Item 5 from file: 350).
DIALOG(R)File 350:Derwent WPIX
(c) 2004   Thomson Derwent. All rts. reserv.

IM- *Image available* .
AA- 2002-625342/200267|
TI- Method and system for information management of company using erp,
groupware and video conference|
PA- KOREA IND DATABASE CO LTD (KOIN-N)|
AU- <INVENTORS> KIM I H|
NC- 001|
NP- 001|
PN- KR 2002026630 A   20020412 KR 200057831   A   20001002 200267 B|
AN- <LOCAL> KR 200057831 A 20001002|
AN- <PR> KR 200057831 A 20001002|
LA- KR 2002026630(1)|
AB- <PN> KR 2002026630 A|
AB- <NV> NOVELTY - A method and a system for the information management of
a company using the ERP(Enterprise Resource Planning), a groupware and
a video conference are provided to make a company take the company
information management service through the **integrated** company
information management system of ASP(Application Service Provider) via
the Internet and intranet without constructing a separate system.|
AB- <BASIC> DETAILED DESCRIPTION - The manager provides a database
server(101) necessary for the sequential company activity such as

sales, purchasing, **accounting** , top manager information and so on, a
groupware server(101) managing an e-mail, an electronic bulletin board,
an electronic signature, optical document filing, group scheduling,
facsimile management and so on, a video conference server(101) directly
executing a group work.with.a remote **worker** through a network to a
customer(102), an accountant(103), a purchasing company(104), a
supplier company(105) and a supplier(106) under a security and
authentication system. The service is provided by linking with the
servers, and partially **integrated** and selectively provided.
    pp; 1 DwgNo 1/10|
DE- <TITLE TERMS> METHOD; SYSTEM; INFORMATION; MANAGEMENT; COMPANY; VIDEO;
    CONFER|
DC- T01|
IC- <MAIN> G06F-017/60 |
MC- <EPI> T01-J05A|
FS- EPI||

   13/4/6   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-597059/200264|
TI- Method and device for producing score achievement degree in score
    management system|
PA- HYNIX SEMICONDUCTOR INC (HYNI-N)|
AU- <INVENTORS> BAEK D H; KIM D H; KUEM S H; KWON J H; LEE G S; LEE H G|
NC- 001|
NP- 001|
PN- KR 2002020181 A 20020314 KR 200140771   A 20010709 200264 B|
AN- <LOCAL> KR 200140771, A 20010709|
AN- <PR> KR 200053504 A 200000908|
LA- KR 2002020181(1) |
AB- <PN> KR 2002020181 A|
AB- <NV> NOVELTY - A method and a device for producing the score
    achievement degree in a score management system are provided to
    automatically produce the achievement degrees of a lot of management
    indexes as rapidly and smoothly facing the change of management
    environment in the score management system.|
AB- <BASIC> DETAILED DESCRIPTION - The system comprises a source system, a
    BSC(Balanced Score Card) system and a client system. The source system
    includes a production **integration** DB(101), a sales information
    DB(103), an **accounting** DB(105), a production cost DB(107), a
    personnel DB(109), an education DB(111) and a quality information
    DB(112). The BSC system includes a data processing part, an operation
    data store, and a data classification part. The data processing part
    takes the necessary data from the DB data of source system, converts
    into a proper format and stores in an operation DB(119). The client
    system includes a work-site **worker** , a system user and a system
    manager. The work-site **worker** inputs the information such as a market
    share and a degree of customer satisfaction to the BSC system. The
    inputted data is stored in the administration DB(122), properly
    processed and classified according to the system management data,
    stored in a class data DB(123), and used by the system manager.
        pp; 1 DwgNo 1/10|
DE- <TITLE TERMS> METHOD; DEVICE; PRODUCE; SCORE; ACHIEVE; DEGREE; SCORE;
    MANAGEMENT; SYSTEM|
DC- T01|

IC- <MAIN> G06F-017/60 |
MC- <EPI> T01-J05A|
FS- EPI||

  13/4/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-565029/200260|
XR- <XRPX> N02-447187|
TI- Network **banking** -,allows the user to shorten time in selecting the
    required method or data for credit card, loan, investment, money
    management so as to save the relevant charges|
PA- SI JIA TECHNOLOGY CO LTD (SIJI-N)|
AU- <INVENTORS> WEN H|
NC- 001|
NP- 001|
PN- TW 469388   A 20011221 TW 2000111663 A 20000614 200260 B|
AN- <LOCAL> TW 2000111663 A 20000614|
AN- <PR> TW 2000111663 A 20000614|
AB- <PN> TW 469388 A|
AB- <NV> NOVELTY - A type of network **banking** includes the **integration**
    of databases for credit card, loan, mutual fund, security products,
    insurance planning, realty investment, young venture capital loan,
    banking promotion area, daily news, investment management dictionary,
    tax center, investment calculation tools, discussion zone, suggestion
    mail box, spread sheet, **banking** area, member area, fool-proof
    investment know how, price negotiation area for aggregated enterprise
    employees and easy loan center, allowing the user to shorten time in
    selecting the required method or data for credit card, loan,
    investment, money management so as to save the relevant charges.|
AB- <BASIC> DwgNo 1/1|
DE- <TITLE TERMS> NETWORK; BANK; ALLOW; USER; SHORTENING; TIME; SELECT;
    REQUIRE; METHOD; DATA; CREDIT; CARD; LOAN; INVESTMENT; MONEY;
    MANAGEMENT; SO; SAVE; RELEVANT; CHARGE|
DC- T01; T05|
IC- <MAIN> G06F-017/60 |
IC- <ADDITIONAL> G07F-019/00|
MC- <EPI> T01-J05A1; T05-L02|
FS- EPI||

  13/4/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2000-338815/200029|
XR- <XRPX> N00-254347|
TI- Data security improving method for electronic commerce transaction in
    Internet, involves selecting protocols which operate on each network
    link, at least in part, based on available computer resources|
PA- INT BUSINESS MACHINES CORP (IBMC)|
AU- <INVENTORS> ABAD PEIRO J L; STOLZE M|
NC- 085|
NP- 006|
PN- WO 200017834 A1 20000330 WO 99IB1494   A 19990902 200029 B|

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PN-  AU 9952992    A   20000410 AU 9952992     A  19990902 200035
PN-  EP 1116193    A1  20010718 EP 99938488    A  19990902 200142
     <AN> WO 99IB1494    A   19990902
PN-  KR 2001075233 A   20010809 KR 2001703573  A  20010320 200211
PN-  CN 1319218    A   20011024 CN 99811127    A  19990902 200213
PN-  JP 2002525768 W   20020813 WO 99IB1494    A  19990902 200267
     <AN> JP 2000571418  A   19990902|
AN-  <LOCAL> WO 99IB1494 A 19990902; AU 9952992 A 19990902; EP 99938488 A
     19990902; WO 99IB1494 A 19990902; KR 2001703573 A 20010320; CN 99811127
     A 19990902; WO 99IB1494 A 19990902; JP 2000571418 A 19990902|
AN-  <PR> EP 98117856 A 19980921|
FD-  WO 200017834  A1 G07F-019/00
     <DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
     ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
     LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
     UA UG US UZ VN YU ZW
     <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
     LU MC MW NL OA PT SD SE SL SZ UG ZW
FD-  AU 9952992    A   G07F-019/00    Based on patent WO 200017834
FD-  EP 1116193    A1  G07F-019/00    Based on patent WO 200017834
     <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
     MC MK NL PT RO SE SI
FD-  JP 2002525768 W   G06F-017/60    Based on patent WO 200017834|
LA-  WO 200017834(E<PG> 35); EP 1116193(E); JP 2002525768(35)|
DS-  <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI
     GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
     MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
     US UZ VN YU ZW|
DS-  <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
     IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; UG; ZW; AL; LI; LT;
     LV; MK; RO; SI|
AB-  <PN> WO 200017834 A1|
AB-  <NV> NOVELTY - The method involves utilizing network links (24) between
     the user and trusted third party broker (22') and the trusted third
     party broker and merchants (20a'-20d'). The protocols which operate on
     each network link, is selected, at least in part, on the basis of
     computer resources that are expected to be available in each network
     link.|
AB-  <BASIC> DETAILED DESCRIPTION - The server of the trusted third party is
     built into a housing which includes a terminal interface, thus
     permitting users to select and purchase the **insurance** products of
     **insurance** companies at a remote site such as airport. The trusted
     third party broker is an employment consultant certified as a trusted
     third party, the merchants are companies seeking **employees** and the
     users are the persons seeking employment. The selected low resource
     intensive secure protocol and highly secure payment protocol, operating
     on each network links (20a'-20d'), are secure socket layer (SSL)
     protocol and secure electronic transaction (SET) protocol,
     respectively. The broker used in JAVA-enabled and the used interactive
     window is an applet. An INDEPENDENT CLAIM is also included for data
     security improving software.
         USE - For improving data security for electronic commerce
     transaction performed using personal digital assistants (PDA), mobile
     phones and hand-held or pocket computers in Internet.
         ADVANTAGE - Provides efficient data security thereby permitting
     electronic commerce on products which traditionally have not been
     available electronically, such as **insurance** services. Since the
     trusted third party, and SET and SSL protocols are **integrated** , the
     user is allowed to browse and purchase with a high level of security
```

and anonymity, with minimum set of computer resources.
　　　DESCRIPTION OF DRAWING(S) - The figure shows block diagram
illustrating the application of data security improving method in
vending travel **insurance** system.
　　　Merchants (20a'-20d')
　　　Trusted third party broker (22')
　　　Network links (24)
　　　pp; 35 DwgNo 2/6|
DE- <TITLE TERMS> DATA; SECURE; IMPROVE; METHOD; ELECTRONIC; TRANSACTION;
　　SELECT; OPERATE; NETWORK; LINK; PART; BASED; AVAILABLE; COMPUTER;
　　RESOURCE|
DC- P85; T01; T05|
IC- <MAIN> **G06F-017/60** ; G07F-019/00|
IC- <ADDITIONAL> G09C-001/00|
MC- <EPI> T01-H07C5E; T01-H07P; T01-J05A1; T01-J12C; T05-L02; T05-L03C5|
FS- EPI; EngPI||

13/4/9　　(Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004　Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1998-145114/199813|
DX- <RELATED> 1995-365990|
XR- <XRPX> N98-114857|
TI- Time entry and **accounting** system for **employee** provided with
　　workstation - has time clock which enters open state in response to
　　supervisor and from which data signals indicative of when **employee**
　　logged in or out are sent to central computer|.
PA- MIRAGE RESORTS INC (MIRA-N)|
AU- <INVENTORS> CONWAY U M; D'AMICO M H; DAHL E C; KALYVAS K A; PEARCE E R;
　　WYNN S A|
NC- 001|
NP- 001|
PN- US 5717867　　A　19980210 US 9381217　　A　19930621 199813 B
　　<AN> US 95541112　　A　19951011|
AN- <LOCAL> US 9381217 A 19930621; US 95541112 A 19951011|
AN- <PR> US 9381217 A 19930621; US 95541112 A 19951011|
FD- US 5717867　　A　G06F-017/60　　Cont of application US 9381217
　　　　　　Cont of patent US 5459657|
LA- US 5717867(42)|
AB- <BASIC> US 5717867 A
　　　　The system includes a time clock configured to allow one or more
　　employees to log in and log out, a central computer electronically
　　linked to the time clock, and several data structures corresponding to
　　the **employees** . The time clock, provided with a card reader, generates
　　data signals indicative of it which are received by the central
　　computer for storage of these signals.
　　　　The time clock has an open state and a closed state, the clock only
　　entering the open state in response to a supervisor opening it by
　　scanning an encoded card through the card reader. Data signals
　　indicative of when an **employee** logged in or out are generated only
　　when the clock is in this open state, and the central computer stores
　　information by updating the **employee** data structures in response to
　　these data signals.
　　　　USE - For workplace having workstation where **employee** works under
　　supervision of supervisor.
　　　　ADVANTAGE - Information stored in memory of computer is

subsequently used as part of **integrated accounting** system to develop **accounting** record and report of attendance and fringe benefit, to generate payroll data, and to send signal to time clock. Dwg.1/21|

DE- <TITLE TERMS> TIME; ENTER; ACCOUNT; SYSTEM; EMPLOY; TIME; CLOCK; ENTER; OPEN; STATE; RESPOND; SUPERVISION; DATA; SIGNAL; INDICATE; EMPLOY; LOG; SEND; CENTRAL; COMPUTER|
DC- T01|
IC- <MAIN> **G06F-017/60** |
MC- <EPI> T01-J05A2|
FS- EPI||

13/4/10 **(Item 10 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

AA- 1993-303702/199338|.|
DX- <RELATED> 1998-193016|
XR- <XRPX> N93-233492|
TI- Monitoring handling of hazardous substances at facility - promotes compliance with applicable laws governing such substances by providing **integrated** approach for all management activities|
PA- ALTERNATIVE SYSTEMS INC (ALTE-N)|
AU- <INVENTORS> CONNORS M D; GORDON E J; STURGEON D H; SZIKLAI A T; CONNERS M D|
NC- 020|
NP- 002|
PN- WO 9318466   A1 19930916 WO 93US1976   A 19930301 199338 B|
PN- US 5664112.   A 19970902 US 92844225   A 19920302 199741|
AN- <LOCAL> WO 93US1976 A 19930301; US 92844225 A 19920302|
AN- <PR> US 92844225 A 19920302|
CT- 3.Jnl.Ref|
FD- WO 9318466   A1 G06F-015/21
    <DS> (National): CA JP KR
    <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
FD- US 5664112   A G06F-017/60|
LA- WO 9318466(86); US 5664112(47)|
DS- <NATIONAL> CA JP KR|
DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE|
AB- <BASIC> WO 9318466 A
    The appts. provides management procedures including form generation and compliance with reporting requirements for safe disposal of hazardous substances. The appts. includes six functional groupings and a database scheme (71). The six are a Hazardous Materials Index (11) which maintains a chemical location table for hazardous substances at a facility. Hazardous Materials Management (31) for tracking the movement and use of hazardous substances at the facility.
    Human Resource Management (41) for monitoring exposure of each **worker** to specified hazardous substances. Hazardous Commitment Management (61) for monitoring compliance requirements. Hazardous Waste Management (51) for monitoring selected waste management and Hazardous Permit Management (21) for monitoring approvals, renewals and expirations of regulatory agency permits allowing storage, usage or emission of specified hazardous substances.
    ADVANTAGE - One **integrated** system provides six functional groupings and relational database scheme that integrates any number of these gps. and allows them to share or exchange information on

hazardous substances for in-house and regulatory compliance related functions.
s. a
Dwg.1/36|

AB- <US> US 5664112 A
Apparatus for monitoring handling of hazardous substances at a facility to promote compliance with applicable laws governing such substances, the apparatus comprising:

Hazardous Materials Index data means for constructing and recording a Chemical Profile for pure chemicals and mixtures thereof containing information on physical and chemical properties, health and safety hazards, handling procedures, and emergency response procedures, for a hazardous substance used or produced at the facility for which a Material Safety Data Sheet is required, and for maintaining a chemical location table containing an inventory of hazardous substances, including amounts and concentrations thereof, that are present at a given time at each of a selected group of locations at a facility;

Hazardous Materials Management data means for receiving and recording information on arrival of a hazardous substance at, and departure of a hazardous substance from, the facility, for determining whether a Material Safety Data Sheet exists for such substance and, if this Sheet is not yet available, for creating a commitment by the facility to acquire or prepare a Material Safety Data Sheet for such hazardous substance if such substance is received or produced at the facility, for tracking the movement and use of a hazardous substance at the facility, for maintaining and storing for at least one chemical process that occurs at the facility a process definition, including what mixtures, process by-products, waste by-products, chemical emissions and waste discharges are generated or consumed at each stage of such process, and for determining the amount of a hazardous substance stored at the facility at a given time;

Hazardous Permit Management data means for monitoring and recording applications, approvals, renewals and expirations of regulatory agency permits allowing the facility to store, use, emit or discharge specified hazardous substances, for monitoring and recording facility chemical emissions and waste discharges and the results of detection and testing of specified hazardous substance emissions and discharges, for monitoring and recording variations between actual emissions and discharges and permitted emissions and discharges, and for monitoring and recording the results of source reduction measures, if any, implemented at the facility;

Human Resource Management data means for monitoring and recording exposure of each **worker** at the facility to specified hazardous substances, for determining when, if at all, a **worker** has received a maximum permissible exposure to any of these specified hazardous substances at the facility, for monitoring and recording reported work-related illnesses and injuries for one or more **employees** at the facility, and for monitoring and recording work-related **training** received and to be received by each **worker** at the facility;

Hazardous Waste Management data means for monitoring and recording selected waste management information concerning the facility, including production, accumulation, treatment and disposal of hazardous waste, for constructing and recording a Waste Profile containing information on physical and chemical properties, health and safety hazards, handling procedures, and emergency response procedures, for a hazardous substance produced at the facility, for monitoring and recording the changes, if any, in hazardous waste produced, based upon process modification, input material substitution, reformulation of an end product produced at the facility or modifications in inventory

management implemented at the facility, for monitoring the length of
time a hazardous waste has accumulated in a given waste container at
the facility, for monitoring and recording the size, location, use,
movement, treatment and disposal of a hazardous waste container at the
facility, for creating a commitment and recording completion of that
commitment, to dispose of hazardous waste accumulated in a waste
container when the time this waste has been accumulated in that
container reaches a selected time interval, and for generating
hazardous waste labels and Uniform Hazardous Waste Manifests to be used
with a container containing hazardous waste that is to be disposed of
away from the facilityHazardous Commitments Management data means for
monitoring and recording hazardous substance compliance requirements,
and the time requirements, if any, for such compliance, applicable to
the facility, for advising the facility of safety inspections,
examinations of safety equipment and equipment decontaminations to be
performed periodically, and for monitoring creation of periodic
hazardous substance reports for the facility; and

a database means, connected to each of these six data means, for
integrating these six data means, for identifying data that are common
to at least one designated pair of data means, and for creating,
storing and updating these common data so that such data can be
accessed and used by each member of a pair of data means to perform
tasks assigned to that data means to facilitate exchange of information
between at least one of the following pairs of data means:

Hazardous Materials Index data means and Hazardous Materials
Management data means;

Hazardous Materials Index data means and Hazardous Permit
Management data means;

Hazardous Materials Index data means and Human Resource Management
data means;

Hazardous Materials Index data means and Hazardous Waste Management
data means;

Hazardous Materials Index data means and Hazardous Commitment
Management data means;

Hazardous Materials Management data means and Hazardous Permit
Management data means;

Hazardous Materials Management data means and Human Resource
Management data means;

Hazardous Materials Management data means and Hazardous Waste
Management data means;

Hazardous Materials Management data means and Hazardous Commitment
Management data means;

Hazardous Permit Management data means and Hazardous Waste
Management data means;

Hazardous Permit Management data means and Hazardous Commitment
Management data means;

Human Resource Management data means and Hazardous Waste Management
data means;

Human Resource Management data means and Hazardous Commitment
Management data means; and

Hazardous Waste Management data means and Hazardous Commitment
Management data means.

Dwg.1/36|

DE- <TITLE TERMS> MONITOR; HANDLE; HAZARD; SUBSTANCE; FACILITY; PROMOTE;
COMPLIANT; APPLY; LAW; GOVERN; SUBSTANCE; INTEGRATE; APPROACH;
MANAGEMENT; ACTIVE|

DC- T01|

IC- <MAIN> G06F-015/21; G06F-017/60 |

MC- <EPI> T01-J05B4; T01-J08A|

FS- EPI||

13/4/11   (Item 1 from file: 347)
FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2004 JPO & JAPIO. All rts. reserv.|
TI- DISPLAY METHOD FOR SYSTEM OF OCCUPATIONAL SKILL DEVELOPMENT
PN- 2003-099543 -JP 2003099543 A-
PD- April 04, 2003 (20030404)
AU- SHIMAMOTO YUTAKA; YUASA YUKITOSHI; NAGANO HIDEHIRO
PA- EMPLOYMENT & HUMAN RESOURCES DEVELOPMENT ORGANIZATION OF JAPAN
AN- 2001-286667 -JP 2001286667-
AN- 2001-286667 -JP 2001286667-
AD- September 20, 2001 (20010920)
  G06F-017/60 ; G06F-017/30; G09B-019/00
AB- PROBLEM TO BE SOLVED: To support creating a course selection and a
     curriculum creation for **training** and retraining, which aims at
     development or improvement of ability necessary for **worker** 's job
     performance, and to quickly select a course and create a curriculum
     for **training** and retraining which matches to needs of job market
     and economic market. SOLUTION: A form 5 is an example of system of
     occupational skill development 53 displaying by function 71, by
     hierarchy 72, by subject 73. In the by- function 71, all divisions of
     all organizations of a company are covered and displayed by function.
     The system of occupational skill development 53 is separated by
     'division' 65, 'job' 66, and 'specialty basic' 67 which indicates 4
     levels of **training** difficulty, 'specialty' 68, 'advanced specialty'
     69, 'advanced combination and **integration** ' 70 in columns. In the
     by-hierarchy 72, they are displayed by hierarchy of ages,
     experiences, positions. In the by-subject 73, as for a company, each
     target and subject of the organization is displayed from economic
     society and it's performance. COPYRIGHT: (C)2003,JPO

13/4/12   (Item 2 from file: 347)
FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2004 JPO & JAPIO. All rts. reserv.|
TI- **EMPLOYEE** AND **WORKER** MANAGEMENT SYSTEM
PN- 2002-342541 -JP 2002342541 A-
PD- November 29, 2002 (20021129)
AU- HONJO YOSHIO
PA- GAKUSEI ENGOKAI CO LTD
AN- 2001-152285 -JP 2001152285-
AN- 2001-152285 -JP 2001152285-
AD- May 22, 2001 (20010522)
  G06F-017/60
AB- PROBLEM TO BE SOLVED: To speedily and easily perform the setting of a
     work shift schedule for dispatch-destination work by both **employees**
     and dispatched **workers** , attendance management, vacancy filling,
     accounting processing, etc. SOLUTION: The **employees** of a
     dispatch-destination company, dispatched **workers** from a dispatching
     company, and the work shift schedule for the dispatch-destination
     work filled with **workers** extracted are **integrated** and recorded in
     a database 2 to speedily and easily perform the attendance
     management, vacancy filling, **accounting** processing, etc., through
     Internet lines 10, 11 and 12. COPYRIGHT: (C)2003,JPO

13/4/13   (Item 3 from file: 347)
FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2004 JPO & JAPIO. All rts. reserv.|
TI- **INTEGRATED** TYPE INTERNAL BUSINESS SERVICE SYSTEM
PN- 2002-132980 -JP 2002132980 A-
PD- May 10, 2002 (20020510)
AU- SANTO TOORU; SHIBATA DAISUKE
PA- HITACHI KOUKIYOU SYST ENG KK
AN- 2000-329771 -JP 2000329771-
AN- 2000-329771 -JP 2000329771-
AD- October 30, 2000 (20001030)
  G06F-017/60
AB- PROBLEM TO BE SOLVED: To eliminate the need for duplicate entry, to
     improve the work efficiency of business processings, to improve the
     utilization efficiency of a client side as well and also to secure
     security by integrating the outsourcing of internal
     business. SOLUTION: For internal business processings, such as
     financial affairs, remuneration and travel expense adjustments
     performed in respective self- govermental bodies and companies, the
     integration service of the business processings is performed through
     the Internet 30. Only code information is held in a database 13 of a
     server 10 and security information, such as **employee** names and
     subject titles corresponding to the code information is held in a
     security database 22 of the client side 20. Thus, the security is
     secured. Also, data inputted for the travel expense adjustment and
     remuneration calculation are temporarily kept on a server side 10,
     and the data are linked to financial **accounting** software
     125. COPYRIGHT: (C)2002,JPO

13/4/14   (Item 1 from file: 233)
FN- DIALOG(R)File 233:Internet & Personal Comp. Abs.|
CZ- (c) 2003 EBSCO Pub. All rts. reserv.|
TI- KeyCorp Web-enables HR systems -- Setup lets employees update their own
     files |
AN- 00475409|
AA- <Microcomputer Abstracts> 97CW10-310|
AU- Hoffman, Thomas|
JN- Computerworld|
PD- October 27, 1997|
CO- KeyCorp; PeopleSoft|
SO- v31 n43 p39-40|
PG- 2 Page(s)|
SN- 0010-4841|
LA- English|
DT- Articles, News & Columns|
PR- NA|
GN- United States|
AB- Presents a case study of KeyCorp, the nations 14th largest **bank** , as
     it sought to develop a common human resources (**HR**) **system** to manage
     more than 25,000 employees across 46 states. States that Kathleen
     Starkoff, senior vice president at Key Services, the **bank** 's
     information systems and operations unit, said that the company has
     installed a hybrid system that includes a World Wide Web interface, an
     integrated voice-response system, and a core Human Resources system
     running PeopleSoft's software. Says that managers can now dial into the
     bank 's HR systems intranet and access employ information from
     wherever they want. Notes that, keeping with a current HR trend,

employees enter and update their own personnel information. Adds that
Starkoff says that this strategy allows HR staff to do HR work, rather
than data entry. Includes one photo. (bjp)|
DE- Human Resources; Banking; Personnel; Case Study; Corporate Strategy
; Trends|
ID- KeyCorp; PeopleSoft|

13/4/15   (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c)2004 Info.Sources Inc. All rts. reserv.

**PRODUCT NAMES: Synapse Prepare (105651); InSite (070025); Brisque
(700355)**

TITLE: Workflow: horizontal, vertical and all-purpose

Creo's Synapse Prepare, InSite, Brisque, and Prinergy are highlighted in a
discussion of Web services as a technology that can lower the cost of, and
ease **integration** in, workflow automation projects. Creo provides
module-based software products for the printing industry that automate the
workflow process, communicate with management information systems, and
allow collaboration with customers. Synapse Prepare permits specification
of settings for the content creator, and the settings are instantly
populated to multiple dialog boxes that make sure **files** are built without
errors and move more smoothly through the workflow of the **vendor** . Synapse
InSite permits collaboration by offering customers secure Web-
accessibility to prepress **files** . With Synapse InSite, customers can proof
jobs online, annotate, approve/reject pages, and get job status
information. Brique and Prinergy are workflow products that push each job
through prepress tasks. Workflow can be linked to an information system,
which means that production decision effects can be known immediately.
Motheral Printing Company uses Prinergy to extensively automate its
workflow. Synapse Prepare can allow the client to submit a document without
errors. Ultimus's Ultimus Workflow provides human resources functions. One
user, a county government, says its review and approval process for merit
raises has been automated and **integrated** with its document management and
HR information **system** .

13/4/16   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06404036
Isofac, US firm join hands to eye enterprises
  THAILAND: JOINT EFFORTS IN I.T. SOLUTION
Bangkok Post (XBN)   4 Dec 1996 Database P.3
Language: ENGLISH

In Thailand, International Software Factory (Isofac) and Hunter Group of
the US have forged an alliance to enhance the applications of their
PeopleSoft HRMS (**Human   Resource** Management **System**). The new areas of
interest for its information technology (IT) solution are **banks** ,
telecommunication and financial institutions. Isofac will be in charge of
implementation and distribution while, the consulting firm, Hunter Group
will contribute its forte in consultancy to the partnership. PeopleSoft
HRMS has **integrated** 3 aspects consisting of Human Resource, Payroll and

Time & Labour. At a low end cost of B 3 mn for a 1,000 staff firm, the program once implemented will feature object oriented technology, PC and workflow **integration** , a client/server architecture and graphical user interface. The solution can support both Lotus Notes and Microsoft package. Besides, the open platform can support multiple RDBMS of Oracle, Infomix and Sybase. Isofac has also translated the program into Thai language. The venture has predicted a potential of 10 **accounts** by the end of 1997.
?

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? show files;ds
File  15:ABI/Inform(R) 1971-2004/Aug 13
         (c) 2004 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2004/Aug 13
         (c) 2004 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/Aug 13
         (c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Aug 13
         (c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Aug 13
         (c) 2004 The Gale Group
File   9:Business & Industry(R) Jul/1994-2004/Aug 12
         (c) 2004  The Gale Group
File  20:Dialog Global Reporter 1997-2004/Aug 13
         (c) 2004 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2004/Aug 13
         (c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Aug 13
         (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Aug 13
         (c) 2004 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2004/Aug 12
         (c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Aug 13
         (c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File  13:BAMP 2004/Aug W1
         (c) 2004  The Gale Group
File  75:TGG Management Contents(R) 86-2004/Aug W1
         (c) 2004 The Gale Group
File  95:TEME-Technology & Management 1989-2004/Jun W1
         (c) 2004 FIZ TECHNIK
File  47:Gale Group Magazine DB(TM) 1959-2004/Aug 13
         (c) 2004 The Gale group
File  22:Employee Benefits 1986-2004/Aug
         (c) 2004 Int.Fdn.of Empl.Ben.Plans

Set     Items    Description
S1     8128439   EMPLOYEE OR EMPLOYEE?? OR WORKER OR WORKERS OR HIREE??
S2     1227627   EMPLOYER??? OR HIRER??
S3     5423071   INTEGRATED OR INTEGRATION
S4     9486488   ACCOUNT? ? OR FILE? ?
S5     14089072  (3RD OR THIRD)()(PARTY OR PARTIES) OR AGENT? ? OR (HEALTHC-
                 ARE OR HEALTH()CARE OR INSURANCE OR BENEFITS)()(REPRESENTATIV-
                 E? OR AGENT? ?) OR VENDOR? ? OR BANK? ?
S6       16084   S1 AND S2 AND S3 AND S4 AND S5
S7       32739   (HUMAN()RESOURCE OR HR OR PERSONNEL)(2N)(INFORMATION()MANA-
                 GEMENT OR SYSTEM OR DATABASE? OR WAREHOUSE)
S8     16649281  INSURANCE OR BANKING OR MERCHANDISING OR ACCOUNTING OR HEA-
                 LTHCARE OR TRAINING OR VENDORS
S9        2672   S7 AND S3 AND S4 AND S5
S10     532784   (S1 OR S7) AND S3 AND S8
S11          0   IC=GWOF-017/60 AND S10
S12       2672   S9 OR S11
S13       2267   S12 NOT S6
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S14       1220    S1(2S)S2(2S)S3(2S)S4(2S)S5
S15        263    S7(2S)S3(2S)S4(2S)S5
S16     176071    (S1 OR S7)(2S)S3(2S)S8
S17        243    S1(S)S2(S)S3(S)S4(S)S5
S18         40    S7(S)S3(S)S4(S)S5
S19         29    S18 NOT PY>2001
S20         22    RD (unique items)
S21         75    S17 NOT PY>2001
S22         75    S21 NOT S20
S23         62    RD (unique items)
?
```

? t20/3,k/all

20/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00965481 96-14874
Can you still say, "It's only payroll"?
O Connell, Sandra E
HRMagazine v40n1 P.P: 33-37 Jan 1995 .
ISSN: 1047-3149 JRNL CODE: PAD
WORD COUNT: 1062

...TEXT: system that is operated in-house.

Everyone should understand the difference between an integrated payroll/ **HR system** and one that is interfaced as well as the consequences of each for data maintenance,. In a truly **integrated system** , payroll and **HR** share one master "employee **database** . When **HR** changes an address or status code, the information is in one **file** that payroll will access. In an interfaced payroll/ **HR system** , the change in HR has to be transmitted to the payroll system to update payroll **files** . In most cases, the interface is transparent to the user; that is, the **files** are transferred electronically on a regular basis. This solution can be quite satisfactory. Having the same **vendor** for payroll and HR functions does not necessarily mean that the **files** are truly **integrated** .
Although integrating payroll and HR is desirable, the catch is that you may trade HR...

20/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00747423 93-96644
Business resumption planning: Are all aspects considered?
Harrison, John S
Texas Banking v82n4 PP: 17-18 Apr 1993
ISSN: 0885-6907 JRNL CODE: TXB
WORD COUNT: 934

...TEXT: continue service to remote inquiry terminals in the bank's operations centers and ATM networks.

Banks are now expanding their business resumption planning process to include stand-alone and networked personal...

... for the off-site storage of critical microcomputer data. Local area networks with increasingly powerful · **file** servers need to have baclorlp services performed daily. There are now centers available from microcomputer and LAN systems **integration** firms that allow remote access to operational LAN systems with the **bank** from its alternate locations. Additionllv. for a true disaster, data stored offsite from LAN **file** servers can be loaded onto configured LANs in the systems integrator's center and then staffed by the **bank** 's operational **personnel** .
Probably no **system** : is as difficult to replicate as a **bank** 's telecommunications system. It is not normally possible to have a hot standby PBX (Private Branch Exchange) telecommunications syscem available

at an alternate site to immediately begin receiving calls from **bank**
customers. There are some services available for local telephone companies
and major long distance carriers...

20/3,K/3   (Item 3 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00711561 93-60782
1993 market directory supplement
Anonymous
Computers in Healthcare v14n6 PP: 26-32 Jun 1993
ISSN: 0745-1075 JRNL CODE: CIH
WORD COUNT: 4057

...TEXT: reports, ADT interface orders interface, results interface,
equipment interface, patient accounting (accounts receivable), patient
registration **system**, **personnel / human resource** management, pharmacy,
physician office system, power/surge protectors, project management system,
quality assurance/utilization review...

20/3,K/4   (Item 4 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
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00415441 88-32274
Who Should Have Control, Personnel or Payroll?
Miller, Bonnie; Simon, Sidney H.
Software Magazine v8n10 PP: 54-59 Aug 1988
ISSN: 0279-9782 JRNL CODE: SMG

ABSTRACT: A modern and efficient **human resource system** calls for
integrated payrolll and personnel functions, rather than the separate
line organizations currently found in most organizations. Separate systems
must share much of the same data. While human resource software **vendors**
adapt to their customers' needs in product offerings, many of them use an
integrated approach internally. **Vendors** who do not fully adopt the
integrated approach cite data security as the reason. However,
Information Science Inc.'s Jeffrey Knapp dismisses this argument, stating
that his company builds in sufficient **file** security. Dale Ruby of
Security Pacific believes an **integrated** system can cut computer
processing charges. Even more significant may be reductions in duplicate
entry...

... term savings as well. Top-down direction from top management may be
necessary for successful **integration** .

20/3,K/5   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

04717382   Supplier Number: 46945171
Isofac, US firm join hands to eye enterprises
Bangkok Post, p3
Dec 4, 1996

Language: English   Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:
...of the US have forged an alliance to enhance the applications of their
PeopleSoft HRMS .(**Human   Resource** Management **System**). The new areas of
interest for its information technology (IT) solution are **banks** ,
telecommunication and financial institutions.   Isofac will be in charge
of implementation and distribution while, the...

...firm, Hunter Group will contribute its forte in consultancy to the
partnership. PeopleSoft HRMS has   **integrated** 3 aspects consisting of
Human Resource, Payroll and Time & Labour. At a low end cost...

...000 staff firm, the program once implemented will feature object
oriented technology, PC and workflow   **integration** , a client/server
architecture and graphical user interface. The solution can support both
Lotus Notes...

...also translated the program into Thai language. The venture has
predicted a potential of 10 **accounts** by the end of 1997.   ...

 20/3,K/6   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06497323   SUPPLIER NUMBER: 14041993   (USE FORMAT 7 OR 9 FOR FULL TEXT)
How IS can answer corporate needs with client/server computing.
  (information systems) (includes related articles on client/server tools
  and client/server implementations by a variety of
  companies)(Client/server Computing supplement)
Datamation, v39, n12, pS2(17)
June 15, 1993
ISSN: 1062-8363   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10489   LINE COUNT: 00925

...   many organizations are measured in years.
    The vast selection of client/server applications available from
vendors continues to grow as new companies enter the marketplace and
older, traditional system software houses...

...leader in HR/payroll software systems, Cyborg Systems was one of the
first HRMS application **vendors** to release a client/server version of its
product, The Solution Series[R] a human...

...three other financial management applications. Ross Systems' Renaissance
CS Financial Series--which includes General Ledger, **Accounts** Payable, and
 Accounts Receivable--and its Human Resource CS Series, containing Human
Resource and Payroll applications, can be customers the flexibility to use
the modules their needs require. SAP's **integrated** software applications
support a wide range of business functions, including financial, managerial
and cost accounting...

 20/3,K/7   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

313-Aug-0406:07 PM

05385682   SUPPLIER NUMBER: 11125145 ·
Voice response helps food chain handle rapid growth. (Chick-fil-A Inc.'s
  interactive voice response system)
Molloy, Maureen
Network World, v8, n32, p27(2)
August 12, 1991
ISSN: 0887-7661   LANGUAGE: ENGLISH   RECORD TYPE: ABSTRACT

...ABSTRACT: input. A minicomputer then consolidates the information and
transmits it to Chick-fil-A's **bank** , which transfers funds from each
restaurant's **account** to the corporate **account** .

 20/3,K/8   **(Item 3 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

04056348   SUPPLIER NUMBER: 07441164   (USE FORMAT 7 OR 9 FOR FULL TEXT)
British Coal's forgotten Compower bureau seeks a higher public profile.
  (British Coal Corp.; Compower Ltd.). (company profile) .
Computergram International, n1224, CGI07200017
July 20, 1989
DOCUMENT TYPE: company profile   ISSN: 0268-716X   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 461   LINE COUNT: 00037

...   and pays employees at pre-determined intervals through BACS.
Dovetail also uses Percom's PMS **system** for **personnel** records, and has a
pension administration system Pensad as well as an interface to electronic
time recording systems which can link the payroll service to provide
integrated wages and attendance information. As for the future, Compower
is planning to expand, adding more...

 20/3,K/9   **(Item 1 from file: 275)**
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01305543   SUPPLIER NUMBER: 07743023   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Vertical market applications software. (listing of software packages)
  (directory)
DG Review, v7, n1, p21(6)
Summer, 1989
DOCUMENT TYPE: directory   ISSN: 1050-9127   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 7679   LINE COUNT: 00725

...   s Simplified Escrow Accounting System (S.E.A.S.), a batch-entry
system with full **bank** reconcilliation, daily and monthly statements, and
file searching options. ...602) 780-1060 MBA SYSTEMS, LTD. Application:
Real estate/property management accounting Description: This fully
integrated accounting package has been designed to support developers,
syndicators and property managers. Individual modules include...

...properties. This includes escalations, bill backs, reimbursable items,
.complete tenant histories and abstracts. Price: Contact **vendor** CPU:
Desktop, Eclipse, MV/Family, Eclipse compatible Operating Systems: AOS,

AOS/VS, MP/AOS Languages...

20/3,K/10   (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01286691   SUPPLIER NUMBER: 07282565   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Top 10 bank software companies.
Landis, Ken
Computers in Banking, v6, n1, p20(14)
Jan, 1989
ISSN: 0742-6496   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 11594   LINE COUNT: 00930

...   he wants to change the direction of his company.
     Kirchman's product line is fully **integrated** and modular. The
company has developed all of its own programming and user utilities
including...

...and can be brought up in phases, or in the case of the 4000, the **bank**
can limit its use to certain modules. The 4000 modules are transactions,
loans, deposits, and...

...software products include: mortgage loan, loan origination and tracking,
commercial loan, automated clearing house software, **account**
reconciliation, automated teller machine switch products, item management
and control, asset/liability management, and on-line marketing model,
customer profitability analysis, and a payroll/ **personnel** **system** .
     By segmenting its product family by processor size, Kirchman has
established its presence across banks...

20/3,K/11   (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01246003   SUPPLIER NUMBER: 06829743   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Vertical market applications software. (supplement to DG Review)
  (directory)
DG Review, v8, n10, pS25(11)
June, 1988
DOCUMENT TYPE: directory   ISSN: 1050-9127   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10696   LINE COUNT: 01010

...   Product Name: Management Information System (MIS) Description: MIS
is a sophisticated software package that includes **accounts** receivable,
accounts payable, payroll, inventory control, general ledger, purchase
orders and sales analysis. The standard MIS package...

...pricing, customer/product class pricing, serial number tracking,
commission accounting, inventory control, sales analysis, purchasing,
accounts receivable, **accounts** payable, general ledger and payroll. The
Wholesale Distribution System is menu-driven and is easy...

...Retail Description: Wholesale/Retail is a fully integrated system which
controls inventory, order entry, invoicing, **accounts** receivable and

513-Aug-0406:07 PM

pricing for wholesale or retail distribution of hard goods, such as automotive parts...

...D+MS Description: This comprehensive online wholesale distribution package includes order processing, purchasing inventory control, **accounts** receivable, sales analysis, general ledger, **accounts** payable, payroll and more. The software is ideally suited for lumber, building material, millwork, floor...

...Information Management) Description: TRIM is a comprehensive and tightly integrated financial product, marketing, project and **personnel information management system** with the following features: human-engineered, optimum performance from a virtual architecture, sophisticated database, realtime...

...discriminating companies to improve decisions by analyzing resource information. Available modules: General Ledger/Financial Planning, **Accounts** Payable, Cash Requirements Forecasting, **Accounts** Receivable, Credit Reporting and Analysis, Fixed Assets, Payroll, Personnel/Benefits Administration, Project Management, Purchasing, Inventory...

...Wholesale And Retail Distribution) Description: The system is a complete, user-friendly/vertical market package. **File** structures enable custom tailoring to suit a variety of wholesale distribution businesses. Comprehensive capabilities include...

...with order tracking from planned to received and paid, inventory control and detailed sles analysis. **Integrated** payroll and accounting software are ...current status and future projection, help to insure that correct levels are maintained. Price: Contact **vendor** CPU: Desktop, Nova, Eclipse, MV/Family, PCs Operating Systems: RDOS, AOS Languages: Interactive COBOL, FORTRAN...

...independents in the U.S. and Canada. Complete conversion packages are available for most major **vendors** , including Triad, Mylee, IBM, Burroughs, Sperry and Data General. Price: Contact **vendor** CPU: Desktop, MicroEclipse, Eclipse, MV/Family Operating Systems: RDOS, AOS, AOS/VS Languages: Interactive COBOL...

...to any business that requires all or part of the following: inventory, purchasing, price changes, **accounts** receivable control, point of sale invoicing, work-in-process control and purchase and marketing reports, inventory turn, inventory obsolescence, inventory marketing, **accounts** payable, general ledger, trial balance and operating statements. Price: $7,000 CPU: MicroNova, Nova, MicroEclipse...

20/3,K/12   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

2000733 Supplier Number: 02000733   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Human Resource Management Software
(ACLT Computing will launch its Prime Human Resource Management System aimed at medium to large businesses)
Newsbytes News Network, p N/A
November 19, 1997
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)

613-Aug-0406:07 PM

Search Report from Ginger R. DeMille

LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 515

    (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...HRMS was developed using Centura Software's SQLBase and can interface
with SAP and any **third   party** General Ledger (GL). The core modules of
the Prime HRMS usually consists of System Manager...

TEXT:
MANILA, PHILIPPINES, 1997 NOV 19 (NB) -- By Jennifer B. Malapitan,
Metropolitan Computer Times. Prime **Human   Resource** Management **System**
(HRMS), a Philippine-developed **integrated** client/server Windows
application geared for medium to large business establishments, will be
launched on...

...business applications. Prime HRMS consists of 13 modules and/or
subsystems, namely: System Manager, 201 **File** , Employment Profile,
Manpower Management, Recruitment, Succession and Career Planning,
Competency and Skills Management, Training and...

...M. Cubillo, marketing manager of ACLT Computing, Inc., stressed that the
subsystems are so tightly **integrated** to give users a complete and
comprehensive system that will address all aspects of human...

...HRMS was developed using Centura Software's SQLBase and can interface
with SAP and any **third   party** General Ledger (GL), according to
Cubillos. Besides SQLBase and Microsoft's SQL Server, the executive...

...Newsbytes gathered. As for marketing the product, Cubillo recalls that
it used to be that **vendors** can sell anything to the market particularly
at the onset of the decade. "As far...

...payroll requirements. Last year, ACLT came up with Time and Attendance
module to complement Payroll. **Personnel** Information **System** and
Recruitment modules are offered starting this year. Reported by Newsbytes
News Network http://www...

 20/3,K/13   (Item 1 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

14491818
PR Newswire California Summary, Wednesday, Jan. 03, 2001 up to 10:00 a.m.
 PT
PR NEWSWIRE
January 03, 2001
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1308

    ... ProBusiness-Servcs (PLEASANTON) Consolidated Container Selects
ProBusiness for Outsourced Payroll Processing, Payroll Tax Filing and
 Human   Resource Management **System** Solutions LAW026 01/03/2001 09:02 r
f bc-CA-KIPS-Opens-DC (SAN...

Word Count: 959

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...computers, PacketCluster Rescue software lets firefighters access
up-to-date building content information, hazardous materials **databases** ,
personnel rosters, fire inspection data, hydrant maintenance records, and
other fire suppression information. Before PacketCluster Rescue...

...from their vehicles within seconds. PacketCluster software's information
on-demand and computer-aided dispatch **integration** increase firefighter
effectiveness and efficiency by better preparing them to handle any
emergency situation. Immediate...

...occupants with special requirements or medical conditions. Other
important features of PacketCluster Rescue software include **third** – **party**
applications, which invoke other applications from within PacketCluster
Rescue software to integrate hazardous chemical data...

...under Windows 95 or Windows NT. Cerulean's open architecture provides a
standard platform for **integration** of local or remote databases, such as
the Sunpro records management system. The South County...

...lines into a network, or cluster, allowing different agencies to keep
control over their own **files** , while allowing other members of the cluster
access to theirs. PacketCluster Rescue software is based...

...its trademarked PacketCluster Patrol mobile law enforcement information
system. PacketCluster software's open architecture promotes **integration**
and fosters multi- tasking for hazardous materials databases, mapping
programs, reporting packages, and other applications...

20/3,K/20   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03334288   Supplier Number: 46855103   (USE FORMAT 7 FOR FULLTEXT)
UALBANY STUDENTS GET FREE HUMAN RESOURCE SOFTWARE
Productivity Software, v9, n11, pN/A
Nov 1, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 710

...:   100 million with the flexibility and responsiveness they need to
manage constant change.
     PeopleSoft's **human   resource** management **system** is an **integrated**
suite of client/server-based applications for benefits administration,
flexible spending **accounts** , various payroll function and payroll
interface -- a function that links company human resource and deduction
data to a **third** - **party** payroll system.
     PeopleSoft's clients include Blue Cross and Blue Shield of New Jersey,
AT...

20/3,K/21   (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

? t23/3,k/all

23/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01654246 03-05236
New Medicare Choices
Legge, Tom
Employee Benefit Plan Review v52n12 PP: 66 Jun 1998
ISSN: 0013-6808 JRNL CODE: EBP
WORD COUNT: 920

...TEXT: Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which mandates that each state's **employers** provide **accounts** on all newly hired **employees** . Charts and tables identify the state laws applicable to different issues. Also featured are summaries...

... 50 for shipping and handling), 380 pages This updated directory lists more than 1,100 **employee** compensation and benefit surveys that can be obtained from more than 265 associations, consulting firms...

... knowledge taking place throughout the practice. Prominent participants in the survey include AT&T, Barclays **Bank** , Kraft, MCI, USA Today, and the World **Bank** . New Medicare Choices, published by the United Seniors Health Cooperative, $19.95, quantity discounts available...
...insurance market, including Medicare+Choice options, choosing a Medicare supplement or HMO, and Medical Savings **Accounts** . Who's Who in Self-Insurance Services 1998 Users Directory, published by the Self-Insurance...

...insurance industry is now available. Hundreds of listings are presented, both in the areas of **employee** benefits and **workers** ' compensation. The directory can be accessed on the Internet at www.siia.org. The Behavioral ...

...Some 7,500 listings arranged into eight sections, including managed care organizations, information systems companies, **integrated** delivery systems, government agencies, provider organizations, and suppliers. The publication also discusses public sector behavioral...

23/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01472041 01-23029
The transaction in a many language hypothesis
Chasse, J Dennis
Journal of Economic Issues v31n2 PP: 375-383 Jun 1997
ISSN: 0021-3624 JRNL CODE: JEI
WORD COUNT: 3663

...TEXT: of view-to use all economic languages and even to add his own-constructed to **account** for the complexities of a capitalist world where corporations own property; people own stock; **bank** credits are exchanged for commodities; and debts are bought and sold [Commons 1950, 45-6]. In this world, **workers** and **employers** engage in a sequence of

transactions: · bargaining· transactions fix · the terms of a contract; managerial...

... and negotiating can be costly for a firm, and this creates an incentive for vertical **integration** and the substitution of managerial and rationing transactions for bargaining transactions [Commons 1950, 43-5...

23/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00986599 96-35992
New program offers relational data base for plan administration
Anonymous
Employee Benefit Plan Review v49n8 PP: 24-25 Feb 1995
ISSN: 0013-6808 JRNL CODE: EBP
WORD COUNT: 645

...ABSTRACT: makes use of relational data base technology to facilitate the administration of retirement plans by **3rd party** administrators and other plan administrators (TPA). The relational data base feature allows a TPA to store information about all of its client **employers** , all of the **employers** ' plans, and all of the **employers** ' **employees** in one **file** . As a result, information needs to be added only once for all applications, and a plan administrator can conduct a global search for information on all plans and all **employees** be accessing only the one **file** . Quantech also includes an optional **integrated** voice response system, which allows users to make changes to personal identification numbers, request information regarding investment returns, request **account** information, and do loan modeling, among other things.

23/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00401701 88-18534
Flexible Benefits for Small to Medium-Sized Companies
Hamilton, Eugene K. ·
Topics in Total Compensation v2n3 PP: 277-286 Spring 1988
ISSN: 0888-6032 JRNL CODE: TTC

...ABSTRACT: case that small- to medium-size firms are reluctant to consider flexible benefits for their **employees** . The Tax Reform Act of 1986 has eliminated much of the confusion about flexible plans...

... that may be involved in developing and implementing a flexible benefits program are: 1. the **employers** , 2. the consultant, insurance brokers, or outside legal counsel, 3. the **third - party** administrator, 4. the insurance carriers or health maintenance organizations, and 5. the **employee** . Small firms without a human resources department or a benefits specialist must depend on outside...

...and implementing a flexible benefits program. Evaluation of software for flexible benefits and flexible spending **account** administration should consider: 1. the annual enrollment process, 2. data entry and maintenance, 3. **employee** and **employer** reports, 4. flexible spending **accounts** , 5.

discrimination·testing; and 6. ·· **integration** with 401(k) plans. ...

23/3,K/5 **(Item 5 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
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00328886 86-29300
Private Pensions: Where Are They Going? (Part 2)
Bussewitz, Walter
Life Association News v81n8 PP: 25-31 Aug 1986
ISSN: 0024-3078 JRNL CODE: LAN

...ABSTRACT: such key areas as defined benefit plans, and important changes involve 5-year vesting, new **integration** requirements, new lower tax rates, and limits on individual retirement **accounts** (IRA) and 401(k)s. A persistent problem has been the lack of pension participation by small business, particularly in nonunionized small firms. Findings from recent focus groups of small **employers** suggest that they are not well-educated about pension plans, that they did not want...

... spend the time to investigate pension options, and that they were not familiar with Simplified **Employee** Pensions. Despite changes that are restricting **employee** benefit growth, the market for retirement plans remains large, and the role of the **agent** will be important to future growth in this area.

23/3,K/6 **(Item 6 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
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00223935 84-02496
Banks and Collective Bargaining: The ''Appropriate Bargaining Unit'' Question
Linett, Howard B.
Banking Law Journal v100n9 PP: 807-832 Nov/Dec 1983
ISSN: 0005-5506 JRNL CODE: BLJ

ABSTRACT: The single most important issue facing a **bank** when a petition for representation is **filed** with the National Labor Relations Board (NLRB) is what constitutes an appropriate bargaining unit in the banking industry and which **bank** **employees** are to be included in that unit. Analysis of recent rulings of the NLRB and...

...courts shows that the NLRB's single-location unit presumption – that one location in an **integrated** multilocation enterprise constitutes an appropriate bargaining unit – has been applied to the banking industry so as to find as an appropriate bargaining unit an individual branch **bank** within a multibranch system. **Banks** seeking to avoid a single branch **bank** being deemed the bargaining unit can eliminate the independence of the branches, eliminate obstacles to total **integration** , and take steps to maximize an **employer** -wide community of interest. For those **banks** at which achieving '' **integration** '' is impracticable or which are otherwise unable to rebut the ''presumption of appropriateness,'' traditional approaches...

23/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00170555 82-12116
Tackling New Benefit Opportunities
Johnson, Joseph E.
National Underwriter (Property/Casualty) v86n16 PP: 10, 93 Apr 16, 1982
ISSN: 0163-8912 JRNL CODE: NUN

...ABSTRACT: Internal Revenue Service (IRS) and the Economic Recovery Tax Act of 1981 (ERTA) have presented **employee** benefits administrators with a new set of problems and opportunities. The role of the Individual Retirement **Accounts** (IRA) was expanded by ERTA. The IRA is available to nearly all **employees** regardless of participation in other qualified plans. Matters were complicated when the IRS issued a...

... Internal Revenue Code Section 401(k), which was adopted in the Revenue Act of 1978. **Employee** -benefits specialists must also consider the role of Incentive Stock Options (ISOs), though ISOs will normally be important to a relatively small number of executive-level **employees** because they are **integrated** into compensation plans. Several options are available to **employers** : 1. ignore IRAs, leaving the field open to **banks** , insurers, and other providers, 2. become involved only to the extent of informing **employees** of IRA opportunities available elsewhere, 3. establish a payroll deduction system, or 4. establish a new corporate plan permitting **employees** to make voluntary contributions. Companies will have many opportunities for creative design and implementation of **employee** programs.

23/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00164934 82-06495
IRA's and SEP's: Retirement Plans Made Easy
Bednarz, Martha; Wood, Robert
Inc. v4n3 PP: 136, 139 Mar 1982
ISSN: 0162-8968 JRNL CODE: INO

ABSTRACT: Small companies have several new options in providing pensions for **employees** . Payroll deduction individual retirement **accounts** (IRAs) can give most small firms a workable, uncomplicated retirement plan at no cost to the firm. The Simplified **Employee** Pension (SEP) plan can provide a company-funded retirement plan with relatively few administrative requirements. The SEP can be **integrated** with the Social Security **employee** retirement contributions. An **employee** can contribute to an ordinary IRA and be the recipient of an SEP-IRA contribution from the **employer** in the same year. This enables highly compensated **employees** to use 2 programs as a tax shelter. There are rules for withdrawing from the `accounts` , with penalties attached for early withdrawal. Although the contributions are deducted from income, providing an...

... IRS) has the appropriate forms containing information on instituting an SEP. Private firms, such as **banks** , brokerage houses, or mutual funds, provide dependable plans and have the forms to fit almost any form of the plan an **employer** and **employees** may choose.

413-Aug-0406:15 PM

23/3,K/9   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08821543   Supplier Number: 76661544   (USE FORMAT 7 FOR FULLTEXT)
Updates.
Business Insurance, v35, p1
July 16, 2001
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1568

...   BRIEFLY NOTED UNUMProvident Corp. and Kemper Insurance Cos. are
forming an alliance to jointly offer **employers** unbundled **integrated**
disability management products. Under the alliance, UNUMProvident will
provide **employers** with disability income protection coverage, as well as
manage related claims. Long Grove, Ill.-based Kemper will provide **workers**
compensation coverage, and unbundled claims management services will be
provided by Gallagher Bassett Services Inc., a **third - party**
administrator based in Itasca, Ill. GENEX Services Inc., a UNUMProvident
subsidiary, will provide case management...

...U.S. District Court judge in Charleston, S.C., last week dismissed a
tobacco lawsuit **filed** against the U.S. cigarette-making unit of Philip
Morris Cos. Inc. The suit, which claimed that cigarettes are defective in
design, was **filed** by the widow of a smoker who died of lung cancer in
1997 at age...

23/3,K/10   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08597035   Supplier Number: 66668196   (USE FORMAT 7 FOR FULLTEXT)
**Privacy efforts may hinder workers comp system.(proposed laws governing
  privacy of medical records could have unintended consequences)(Brief
  Article)**
WOJCIK, JOANNE
Business Insurance, v34, p11
Oct 30, 2000
Language: English   Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 943

    The proposals also could hinder **employers** ' attempts to integrate
occupational and non-occupational disability management, pointed out
William P. Molmen, general counsel for the **Integrated** Benefits Institute
in San Francisco. ``Pay careful attention to what the Department of
(Health and...

...prison in some cases. Notwithstanding these penalties, the privacy laws
would certainly lead to higher **workers** compensation costs, said Thomas A.
Dare, general counsel for Kemper National Services Inc. in Plantation...
...of time it will take to resolve them. While some of the proposals would
allow **workers** comp claimants to sign releases waiving their privacy

rights, ``you still would have to have multiple authorizations from **workers** '' to obtain medical information, Mr. Oxfeld said. ``The problem is, chasing after the **worker** to get a signed authorization is going to be a huge problem,'' he said. It...

...authorization, he said. ``If one of the uses is not covered, you're handing the **worker** and their attorney a barrel that they can hold you over to inflate the settlement...

...Mr. Dare. Historically, there has been a distinction between how medical information is handled in **workers** compensation cases and how it is dealt with in non-occupational medicine. **Employees** who **file** **workers** compensation claims have, essentially, given up their right to privacy, because medical information must go to **third** **parties** -including the **employer** , insurers and adjusters-to expeditiously resolve the claim, Mr. Dare explained. But this free flow...

...to give lawmakers time to resolve confusion it has raised among medical providers, hospitals and **workers** comp insurers. ``We need to maintain the distinction between exchanging information and the use of...

23/3,K/11 **(Item 3 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)
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08359820   Supplier Number: 70775863   (USE FORMAT 7 FOR FULLTEXT)
Service expectations, capital investments force TPA buyouts.(Third-party
  administrators (Insurance))
FLETCHER, LEE
Business Insurance, v35, p12
Feb 19, 2001
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1229

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
To survive the high volume of consolidation in their industry, many **third** - **party** administrators are being forced to either cash in their chips or spend the time and...

...smaller TPAs will have to decide whether to align with others, Mr. Kinder said. Cambridge **Integrated** Services Group Inc., a division of Aon Services Group Inc., is an example of the...

...got the panacea yet, but we're moving closer and closer'' to measuring value to **employers** . Christopher E. Barnes, president of ESIS Inc., a unit of ACE USA, said that companies...

...only area undergoing consolidation, Mr. Barnes noted. He explained that through mergers and acquisitions, many **employers** are finding themselves in entirely new geographic areas and needing TPAs that can serve them...

...from smaller regional TPAs to ESIS simply based on the size and complexity of the **accounts** as they grow. Also in the TPA industry, pricing is up slightly-in the 3...

customer base," he said. The company is replacing consultants in technology areas with full-time **employees** , with the cost offset by a number of outsourcing initiatives. MetLife's institutional business had...

... Separately, MetLife said the Federal Reserve Board has approved its application for status as a **bank** holding company, as well its acquisition of Grand **Bank** N.A. of Kingston, N.J. The company signed a definitive agreement in ·August ·2000 to ·acquire ·Grand ·Bank , a nationally chartered **bank** . It said it is the first insurer to buy a **bank** since the passage of the Gramm-Leach-Bliley Act, which allows **banks** , insurance companies, investment **banks** and other financial institutions to operate as affiliated companies under a financial holding company. Benmosche... platforms for 2002 and offer more banking services products. As of Sept. 30, 2000, Grand **Bank** , which will be renamed MetLife **Bank** N.A., had total assets of about $84 million. The entity will initially offer traditional banking ·services such as checking and savings **accounts** , certificates of deposit, money market **accounts** , debit cards and online banking and bill payments, the company said. MetLife is rated A...

23/3,K/38   (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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14644900   (USE FORMAT 7 OR 9 FOR FULLTEXT)
National   Payment's   Payroll   Direct   Deposit   Reduces   Expense,   Improves .Productivity
PR NEWSWIRE
January 15, 2001
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 891

    (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   interest immediately on payroll deposits.
    How it works
    National Payment's payroll Direct Deposit allows **employees** to have their pay electronically credited to their **bank** **accounts** , whether checking, savings or other **account** , at most financial institutions, including **banks** , credit unions or savings and loans. It utilizes software that has been **integrated** into the **employer** 's software program as the result of partnerships with more than 20 major payroll software **vendors** ; or standalone software provided by National Payment at no cost. The Company also provides communications tools to aid **employers** in promoting the service to **employees** .
    Customers supply the Company with employee payment information by modem or via the Internet through...

23/3,K/39   (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

09370101   (USE FORMAT 7, OR 9 FOR FULLTEXT)
Battle begins for MPF stakes
Clare Cheung
HONG KONG STANDARD

February 01, 2000
JOURNAL CODE: WHKS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 632

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   the banks will be very flexible in pricing to achieve their stated
target.
     Hang Seng **Bank** 's head of insurance Chan Kin-por said the **banks**
will offer a wide _variety of complimentary privileges for their MPF
members. "For   emp**loye**rs , we will offer such incentives as payroll easy
service and corporate credit card benefits. For **employees** , we will give
benefits on insurance products, credit cards and **integrated   account**
 services."
     Employees will be able to access their MPF accounts through the two
banks' 950...

   23/3,K/40   (Item 8 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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09315706
FOREIGN INVESTORS COUNCIL WHITE BOOK INVESTMENT CLIMATE IN ROMANIA
ROMANIAN BUSINESS JOURNAL
January 03, 2000
JOURNAL CODE: WRBJ   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4451

   ... of a central / Commercial Register, reporting of progress is not
always made. In addition, the **files** are not updated on a timely basis.
1.2 Foreign portfolio investment The FIC requested...public and any other
bodies that will be affected by the proposed legislation, including
economic **agents** , should have an opportunity to comment on the proposed
action. The comments submitted from such...

... in better legislation. 2.2 Centralised reporting At present, a party
wishing to inspect documents **filed** by a Romanian company is obliged to go
to the commercial registry in the county...

... investors .restructure. companies .into more efficient and competitive
entities. There are often difficult issues regarding **employee** reduction,
consolidation, spin-offs, capital calls and shareholder value. Many of
these issues are confusing to the unsophisticated local investors and
 employees , and special techniques, genuine care and education must be
utilised to avoid disruptive confrontations. We...

... RegiiAutonome, banking, secured transactions, bankruptcy and insurance
are examples of such progress. The quality and **integration** of these laws
still require improvement. Unfortunately, too many changes resulting from
widely disparate sources...

...always been a goal of the FIC. Until recently, Romanian legislation made
it difficult for **banks** to record pledges over working capital, inventory
of goods, receivables, etc. The foreclosure on collateral...

... is not presently in place and we understand that substantial monetary
grants from the World **Bank** (perhaps USD 75 million) are required to put

the system into operation. At present, there...of censors increases the bureaucratic burden without any effective benefit. Additionally in the case of **banks** , the limited number of censors available who fulfil the requirements of the law, creates a...

... assets and liabilities are recorded in the balance sheet as a liability or asset in **account** numbers 477 and 476, respectively at the end of the year. 2.2 Inventory valuation...and retained earnings/(deficits) Reserves and retained earnings accounting require also some improvements: - Numerous Reserve **Accounts** are used in the preparation of the Statutory **Accounts** 'Bilantul'. - The Development Fund acts only as a memorandum **account** and has no effect on the Balance Sheet position. - The allocation to the Legal Reserve...

...been more than offset by the increases in contributions to various funds (effectively increasing the **employer** costs of employing additional staff to pre 1998 levels). 2 MATTERS FOR IMPROVEMENT Whilst the...

23/3,K/41   (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

06189305 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PRNewswire Midwest Summary Tuesday, July 13 to 4 -2-
PR NEWSWIRE
July 13, 1999
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1310

     ...in Kansas City, MO DETU005 07/13/1999 10:01 r f bc-MI-Independent- **Bank** (IONIA) Independent **Bank** Corporation Reports 12% Increase in Quarterly Earnings DETU008 07/13/1999 10:41 r f...

... 1999 14:26 r n bc-MI-Atty-Gen-lawsuit (LANSING) Michigan Attorney General Granholm **Files** Lawsuit Against Travel Companies And Robin Leach for Misleading Consumers DETU015 07/13/1999 14...

... Continental's Grain Operation MNTU016 07/13/1999 10:53 r f bc-MN-Ceridian- **Employer** (MINNEAPOLIS) Ceridian **Employer** Services Awarded HRMS Total Outsourcing Contract; United Defense, L.P. Selects Best of Breed for...

... r f bc-MN-Alliant-Tech-pers (MINNEAPOLIS) Alliant Techsystems Names Hopkins President of Alliant **Integrated** Defense Company MNTU019 07/13/1999 12:48 r f bc-MN-Deluxe-iDLX-Tech... 00 r a bc-MN-VA-Nasal-Flu-Vacc (MINNEAPOLIS) VA: Nasal Flu Vaccine Reduces **Employee** Absenteeism and
     ...

23/3,K/42   (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02970706
Eldorado Computing Aligns With Actuate Software Corp. to Provide Enterprise Reporting to Healthcare Payers

BUSINESS WIRE
September 30, 1998
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 923

       ... the data access needs of the client, from managed care to claims
management. Customers include   **third   party** administrators, insurance
companies, and self-funded **employers** . Actuate joins an extended list of
strategic partnerships designed to provide Eldorado clients with the...

... developers and suppliers of health benefit management, managed care,
case management and administration solutions to **third – party**
 administrators, self-funded **employers** , insurance companies, HMOs, PPOs
and other managed care organizations. Eldorado is located at 5353 North...

   23/3,K/43   (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02959130
Health Risk Management Reports Fourth Quarter and Fiscal Year 1998 Results
PR NEWSWIRE
September 29, 1998
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1313

       ... policy."   Dr. McIlroy further stated that significant cost
reductions have been achieved on the Oxford **account** in pharmacy, claims
costs, vision care, home health care, inpatient utilization and
administrative costs. Because...

... implemented fully and managed care operations are more fully
implemented." Health Risk Management delivers electronically **integrated**
health plan management services through its QualityFIRST(R) Medical Risk
Management System(SM), which features...

... USA system with features such as fully accredited care management
services, national provider networks, disability/ **workers** ' comp
management, disease/demand management and administrative services including
electronic claim payment. HRM's clients include self-insured **employers** ,
HMOs, PPOs, IPAs, insurance companies, unions, hospital systems and
government entities nationwide and in Canada...

... present in the Company's business and the competitive health care
marketplace where clients and **vendors** commonly experience mergers or
acquisitions, reconciliations, volume fluctuations, participant enrollment
fluctuations, changes in member mix...having fully trained staff, having
computer and telephonic supported operations, and managing turnover of key
 employees and outsourced services to performance standards. While
occurrences of these risks, and others periodically detailed...

   23/3,K/44   (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02914763

Unisys Unveils New Campaign As Weinbach Celebrates Year Anniversary
PR NEWSWIRE
September 24, 1998
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1469

     ... the company's total revenue. It said its portfolio of information
services, hardware technologies and **third   party** alliances provides
business solutions to enable customers to be more competitive. -- Unisys
said that it...

...: initiatives announced in October 1997 was developing on schedule. -- In
April 1998, a global large **account** sales program was put into place to
address customer preferences for a single contact to...

... and hardware offerings. -- In July 1998, a 401(k) matching contribution
program for U.S. **employees** and a global stock purchase program with a 15
percent discount were put in place. Other " **employer** of choice"
initiatives underway include Unisys University, a comprehensive approach to
upgrade **employee** skills on a continuing basis. The program will be
operational in January 1999. -- In September...

... of Unisys services capability is of two types. Information services
include outsourcing, repeatable solutions, systems **integration** and
consulting. Distributed computing support services include network
 integration , network services and multivendor maintenance. The strategic
technology foundation is the Unisys mission-critical mainframe...

23/3,K/45   (Item 13 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02913834
(UIS) Unisys Unveils New Campaign As Weinbach Celebrates Year Anniversary
BUSINESS WIRE
September 24, 1998
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1480

     ... the company's total revenue. It said its portfolio of information
services, hardware technologies and **third   party** alliances provides
business solutions to enable customers to be more competitive. -- Unisys
said that it...

... initiatives announced in October 1997 was developing on schedule. -- In
April 1998, a global large **account** sales program was put into place to
address customer preferences for a single contact to...

... and hardware offerings. -- In July 1998, a 401(k) matching contribution
program for U.S. **employees** and a global stock purchase program with a 15
percent discount were put in place. Other " **employer** of choice"
initiatives underway include Unisys University, a comprehensive approach to
upgrade **employee** skills on a continuing basis. The program will be
operational in January 1999. -- In September...

... of Unisys services capability is of two types. Information services
include outsourcing, repeatable solutions, systems **integration** and

5313-Aug-0406:15 PM

consulting. Distributed computing support services include network integration , network services and multivendor maintenance. The strategic technology foundation is the Unisys mission-critical mainframe...

23/3,K/46 (Item 14 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02890641
Managed Care USA, Reliance Re Launch Workers' Comp Product
PR NEWSWIRE
September 22, 1998
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 469

CHARLOTTE, N.C., Sept. 22 /PRNewswire/ -- An **integrated workers** ' compensation/managed care product designed for mid-market and large **employers** has been announced jointly by Reliance Reinsurance of Philadelphia and OccuCare USA, a subsidiary of...

... Reliance Group Holdings. OccuCare USA will perform all underwriting, risk management and administration of the **integrated** product. Marketing will be handled by OccuCare's network of independent **agents** and brokers. The product is currently available in North Carolina, South Carolina, Tennessee, Virginia, Pennsylvania...

... Services, Inc., which uses preferred provider networks that practice occupational medicine and aggressively treat injured **employees** to promote rapid recovery. Managed care services include both telephonic and on-site case management, establishment of treatment and return-to-work plans, utilization review and bill review. Participating **employers** agree to improve workplace safety, report injuries as soon as they occur and establish transitional assignments that permit an **employee** 's early return to work. "By teaming up with Reliance, we significantly expand our ability . . .

...For example, Reliance provides us with preferred pricing, enabling us to better compete for large **account** business." "This collaboration provides OccuCare USA with a competitive product, targeting the mid-sized and large **account** buyer," said Joseph A. Giordano, senior vice president of Reliance Re. "These are sophisticated customers who recognize the impact of loss experience on their **workers** ' compensation costs. We have in this **integrated** product the incentives to reward safety-conscious **employers** who have strong early return-to-work programs. OccuCare USA continues to offer insurance coverages...

... largest property-casualty stock insurance groups and is represented by more than 3,000 independent **agents** in the United States. Reliance Insurance is the largest subsidiary of Reliance Group Holdings, Inc...

23/3,K/47 (Item 15 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02884204
Lotus Extends Worldwide Teamware Leadership With New ISPs Set to Offer

5413-Aug-0406:15 PM

Domino Instant! Host Based Services
PR NEWSWIRE
September 22, 1998
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1399

        ... Instant! Host is the emerging standard platform that enables Lotus
business partners and Independent Software **Vendors** (ISVs) to develop, and
service providers to host, a catalog of applications designed to provide...

... steps   required to configure and instantiate sample applications; -- An
enhanced customer service console offering improved **account** management
and movement of instances between servers; -- A session-based User Instance
Month (UIM) model...

... are offering applications which involve occasional use; -- Additional
APIs and system management hooks that enable **third - parties** to provide a
more comprehensive DIH systems management solution; and, -- Year 2000
compliance. IBM Global...
... Management, E-commerce, Document Management, Help Desk, Customer
Service, Internet Solution, Intranet Solution and Data **Integration** . --
Telecom. Italia -- . Village Pocket . Office, . jointly .developed by Lotus
Business Partner ASG, optimizes communication among enterprises, **employees**
 and partners through a suite of ten applications: Document Delivery,
Archiving Correspondence, Managing Working Documents...

... phone numbers and e-mail addresses for other team members. -- JobBoard
brings job applicants and **employers** together by allowing applicants to
submit resumes for job consideration or **employers** to search and review
online resumes for appropriate candidates. -- Living Yearbook provides a
virtual yearbook...

   23/3,K/48   (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02820100
Health Risk Management Announces KMHP Settlement
PR NEWSWIRE
September 15, 1998
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 455

        ... year ending June 30, 1999. KMHP will offer positions to HRM's
Philadelphia KMHP-based **employees** . HRM's Minneapolis KMHP-based
 employees will either be offered positions on other HRM **accounts** or
will be laid off. HRM will offer job transition support and consideration
for re-hire. Health Risk Management delivers electronically **integrated**
health plan management services through its QualityFIRST(R) Medical Risk
Management System(SM), which features electronic clinical support
guidelines and comprehensive reporting services. HRM also markets national
provider networks, disability/ **workers** ' comp management, disease/demand
management and administrative services including electronic claim payment.
HRM's clients include self-insured **employers** , HMOs, PPOs, IPAs, insurance
companies, unions, hospital systems and government entities to clients
nationwide and...
... present in the Company's business and the competitive health care

Ameritrade Holding Corporation (www.amtd.com...

23/3,K/51 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2004 Business Wire. All rts. reserv.

00470460 20010227058B9261 (USE FORMAT 7 FOR FULLTEXT)
**HealthAllies Launches Suite of Products to Significantly Reduce Cost of
Healthcare for Employers and Their Employees-First Customers to Roll Out
Service to More Than 20,000 Employees**
Business Wire
Tuesday, February 27, 2001 08:05 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,212

...payroll taxes through greater participation in FSA
programs.

For online access, HealthAllies develops a customized **employer** -branded
Web
site and provides full technical support and maintenance. The site resides
outside enterprise firewalls and does not require any **integration** with
existing systems or support from corporate IT departments. The service can
easily be implemented off-cycle or on-cycle with other **employee** benefits
programs. Additionally, HealthAllies provides comprehensive marketing
materials, full **account** management and support. With offline toll-free
service
and online access, HealthAllies Plus offers **employees** a total
self-service
solution.
HealthAllies provides its products directly to **employers** through a
dedicated
sales team and distribution partners including brokers, **agents** and
insurance
companies. Most recently, HealthAllies has developed partnerships with
WebHealthy and Southern Health Systems...

23/3,K/52 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2004 PR Newswire Association Inc. All rts. reserv.

00688436 20011211PHTU002 (USE FORMAT 7 FOR FULLTEXT)
Alliance Benefit Group Licenses SunGard AMS High Net
PR Newswire
Tuesday, December 11, 2001 08:33 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 753

TEXT:
...Net
Worth Portal to use as an informational and transactional tool to
administer

5813-Aug-0406:15 PM

their clients' employee benefit programs. The SunGard Portal allows
employees
of ABG clients **integrated** access not only to their 401(k) **accounts** , but also
to their entire **employee** benefit package. In addition, the SunGard Portal
will give ABG increased efficiency and functionality in...

...to allow clients to store their personal and financial
documents electronically in a secure online **file** cabinet.
    The SunGard AMS High Net Worth Portal is a customized, private-labeled
Internet portal...

...has something for everyone.
    The participants get greater functionality. It also gives consistent
information to **employees** and acts as an Intranet for the sponsoring
employer .
For ABG, we will gain a number of efficiencies, including decreasing costs for
paper delivery...

...clients works in today's competitive marketplace. Many
institutions would prefer to work with one **vendor** as opposed to multiple
ones.
As a SunGard client, ABG has access to an entire...

...plan for Internet
use."
    "This is a great opportunity for SunGard Corbel to provide more
integrated
services to our clients3/4and for our clients to add greater competitive
value· ·
to their...

23/3,K/53   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04110021   Supplier Number: 54026547   (USE FORMAT 7 FOR FULLTEXT)
Taking the boredom out of online insurance.
Distribution Management Briefing, n39, pNA
Feb 16, 1999
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 997

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...be a key driver in changing the way that life insurance is delivered.
The human **agent** will eventually be replaced with the software **agent**
that is able to search globally for the exact product to meet the
individual consumer...

...be increasingly knowledgeable and demanding. Expert systems will be used
to replace or support the **agent** , so problems with inadequate selling
techniques will be alleviated. Susie Cour-Palais: The growth of...

5913-Aug-0406:15 PM

...will insurance be distributed in this changed environment? ES: It would seem unlikely that the **agent** selling insurance face-to-face will have a major part to play in this hi...:

...Investors buy shares over the Internet and book their flights through airline websites. They can **bank** electronically and check their credit cards statements. In the information age, consumers know what they...

...Internet sites such as the existing absence management forums, whereby a group of doctors provide **employers** with expert advice on the management of medical absence of **employees** . The principle could be applied to life insurance sales, underwriting and claims. ES: Life **insurance agents** of the past were a very poor form of expert system. They were expected to...

...fully understand the complete needs of the individual. The result was mis-selling. By 2010, **insurance agents** , to the extent that they still exist, will be a financial services consultant fully supported...

...will include those sold in other national markets, particularly for the upper-income consumer. The **insurance agent** will have become a software **agent** on the Internet. Consumers will be able to describe their requirements for financial products to the software **agent** . It will search the web for the products that suit the particular customer's financial profile it has on **file** . It will then produce a range of options for the consumer. At the touch of an on-screen button, the consumer will be able to reach a fully qualified human **agent** online. They will be able to discuss their situation with the **agent** while viewing him/her on screen. The **agent** will be able to illustrate any product by downloading information to the consumer's screen and printing any policy documents on their home printer. The **agent** 's system will be **integrated** with expert back-office risk assessment systems and direct interactive video links. Although we hope the software **agent** proposes by an international ranking system that already exists in the commercial world.

23/3,K/54   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04012856   Supplier Number: 53201611 (USE FORMAT 7 FOR FULLTEXT)
-UN: Top UN management fully committed to changing way organization manages HR, Fifth Committee told.
M2 Presswire, pNA
Nov 10, 1998
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 8880

...   Secretary-General) have low female representation -- only 12 per cent, the report says. Female staff **account** for 36.1 per cent of Professional category staff, primarily at or near entry levels...

...and related categories. Regarding permanent and fixed-term appointments, the report says that the former **account** for 56 per cent of all staff, and the latter for 40 per cent. The...

...delivered. The report states that a central roster is being developed as part of the **Integrated** Management Information System to help identify

suitable consultants. It is envisaged that it will include...said, a first priority should be the establishment of a human resources planning task force, **integrated** within the existing administrative and budgetary consulting bodies, to transform plans from principle to practice...hanging over their heads like a Damoclean sword. They could not secure mortgages or obtain **bank** loans, and they could serve for 10 to 15 years without any termination benefits, to...

...a priority. The staff supported reforms and wanted to turn the Organization into a caring **employer** with strong mandates and staff who strived for excellence, she said. To achieve that, clear...with labour-management relationships, she said. Change should be characterized by: respect and value for **employees** ; willingness to share power; information sharing; joint decision-making and agreement reached through consensus; and...

23/3,K/55   (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03889899   Supplier Number: 50037189   (USE FORMAT 7 FOR FULLTEXT)
HIPAA Rules Contain Some Surprises
Health Data Network News, pN/A
May 20, 1998
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2254.

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...to implement HIPAA's /administrative simplification provisions. Publication of the proposed rule for a national **employer** identification number, which officials say will be the federal tax identification number, is expected within...

...date will propose a standard for first report of injury transactions, a common transaction in **workers** ' compensation cases. The health care industry has not yet reached consensus on a standard. The...

...they transmit or accept transactions via electronic means, they must comply with the national standards. **Employers** are not required to use any of the standard transactions, but self-insured health plans...

...the same State. For example, Medicare enters into contracts with insurance companies and common working **file** sites that process Medicare claims using government furnished software. There is constant communication, on a private network, between HCFA's Central Office and the Medicare carriers, intermediaries and common working **file** sites. This communication may continue in ...major HMO player but also wants to be a major information technology services and software **vendor** . In the past year, Applied HealthCare Informatics, a subsidiary of United HealthCare Corp., Minnetonka, Minn., quietly has bought six health care information technology **vendors** , publishers or consulting companies. Coming out of nowhere, Minneapolis-based Applied expects revenues this year...

...Applied's acquisitions during the past year include: * O'PIN Systems Inc., a Minneapolis-based **vendor** of decision support software and Health

Plan **Employer** Data and Information Set reporting services, in May 1997. *
Medical Information System, a Minneapolis-based **vendor** of disease
management software, in August 1997. * Certitude, Minneapolis, and
Cambridge (Mass.) Health Economics Group, **vendors** of payment methodology
analysis systems, in October 1997. * Medicode Inc., a Salt Lake City-based
vendor of coding and decision support systems, in December 1997. * St.
Anthony Publishing and St. Anthony...

...is on offering research, consulting, publishing and performance
evaluation services to providers, payers, pharmaceutical firms, **employers**
and government agencies. Its acquired companies provide software and
consulting services to determine appropriate reimbursement...

...software or publications from Medicode and St. Anthony, Roche says.
About 2,000 payers and third - **party** administrators and 200 large
employers use Applied products and services to compile data to conduct
comparisons on care utilization, treatment...

...not something we include in our strategic vision of where we want to
be." Those **vendors** and others adequately serve the needs of providers,
payers and others to generate patient-specific...

...he adds. "But all of the back-office sort of things may not be as
integrated as ...United HealthCare has bought more than 20 health plans
and has acquired an extensive, experienced **integration** staff, Roche says.
"We have adequate resources and experiences," he adds. But whereas United
HealthCare...
...what we're doing to protect data and ask them to ask their other
prospective **vendors** if they are doing as much. Usually after you outline
what you're doing, people...

23/3,K/56   (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03783140   Supplier Number: 48192060   (USE FORMAT 7 FOR FULLTEXT)
**Workers' Comp Evolves into Integrated Benefits, Emphasizes Information
   Management**
Managed Care Week, v3, n45, pN/A
Dec 22, 1997
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1406

... .modest yet perhaps more practical approach to achieving the same
goals.
     Integrated Disability Benefits
     Emerge **Integrated** disability benefits have emerged as **employers**
recognize that they lose money and productivity whenever a **worker** is
absent, whether it involves a **workers** ' comp or a group health claim. The
disability carrier Unum estimates that total disability costs equal 8% of
employers ' payroll, while MetDisability, another insurer, estimates that
an **employer** 's indirect costs for **workers** ' absence can amount to as much
as six times the disability benefit costs. In total, lost productivity due
to injury and illness **accounts** for as much as 15% of payroll costs. Early
experiments demonstrated that **integration** can shrink that loss by
one-third. 'Absence management' is the new term for managing group health

and **workers** ' comp lost work time. The key challenge is to bring together the different components and players ' group health, **workers** ' comp and disability ' and get them to communicate. In an **integrated** program at Pepsico, case managers consult with their counterparts in the other silos to collectively decide the best way to manage a claim. Although it's the hottest topic in **workers** ! comp, integrating disability is still a relatively rare practice. Only 35% of 349 companies recently...

...the Washington Business Group on Health and Watson Wyatt Worldwide consulting firm said they had **integrated** disability programs in place or planned to implement one within the next year. Almost 50% of the **employers** surveyed last year had coordinated **workers** ' comp with medical care, but only one in four had **integrated** short- and long-term disability. Lack of benchmarking data and lack of interdepartmental coordination impede...

...substantial. The study found disability costs equaled 2.7% of payroll at firms with good **integration** plans vs. 5.4% at companies that were not **integrated** . Clearly there is the potential to significantly reduce lost work time, improve administrative efficiencies, and eliminate double-dipping with **integrated** disability for the non-occupational side. Performance standards for **vendors** , modified return-to-work programs and disability case management are a few of the tools...

...than seven tools are implemented. As the market continues to be highly competitive, carriers and **workers** ' comp firms will turn to **integration** to differentiate themselves. A report by the **Integrated** Benefits Institute summarized 52 **integrated** benefits products, 27 of which were introduced in the past year. About 58% of the...

23/3,K/57   (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03214216   Supplier Number: 46592400   (USE FORMAT 7 FOR FULLTEXT)
Corporate upheaval boosts US market
Management Consultant International, n83, pN/A
August 1, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2789

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...Neil Burger; head of US operations, attributed to a change in the way the firm **accounts** for reimbursable income as well as sweeping internal changes. "About a year-and-a-half...

...hired an outside firm, surveyed our resources to find out what kind of skills and **employee** loyalty we had," Burger said. "That has made a significant difference in our place in...office and other changes in corporate culture, "all of which are symptomatic of a changing **employee** - **employer** relationship lead to opportunities for consultants because companies need to know how to put this...
...more about process than we did in the past." The shift reflects a more logical, **integrated** idea about change, said Moser, who does not expect re-engineering to go away, rather...

...be an acknowledgement that it is better to retain and enhance the experience of existing **workers** than to constantly downsize and replace those people, which breaks up the fabric of the...

...is deciding what to insource and what to outsource. Then we help them find a **vendor** ." But while US consulting firms are busy helping everyone else cope with change, many of...

...IT. It set up a hub-and-spoke office configuration and narrowed consulting teams to **account** managers with access to any talent resources. The changes have boosted morale, revenue, profitability and...some firms, alliances are the best solution. Arthur Andersen is teaming up with several technology **vendors**. and Ketteman expects to see an "acceleration of strategic alliances as consulting firms focus on...

...T's McCracken said. Companies have a long list of things they do to retain **employees** , some specifically targeted at women, who are less likely to remain in the business and...

 23/3,K/58 **(Item 6 from file: 636)**
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02719325   Supplier Number: 45516053 .(USE FORMAT 7 FOR FULLTEXT)
MANAGED CARE BRIEFS
Managed Care Week, v5, n16, pN/A
May 1, 1995
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 326

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...has established a $400 million revolving line of credit from a lending syndicate led by **Bank** of America to fund the prepayment by its Health Net HMO subsidiary of $135 million...

...Net said it has teamed with ITT Hartford Insurance Group to offer a new managed **workers** ' compensation product in California using Health Net's medical case managers and occupational medical network...

...of Personnel Management has issued an interim rule that requires individuals covered by the Federal **Employees** Health Benefits Program to sue OPM, not their carrier, when OPM declines to order the...
...Iowa, will market Santa Ana, Calif.-based Admar Group's HMO to small and large **employer** groups in southern California. Mid Atlantic Medical Services of Rockville, Md., which covers 1.3...

...is in a group venture with Rx benefit manager Diversified Pharmaceutical Services of Minneapolis and **Integrated** Therapeutics Group Inc. of Kenilworth, N.J., to improve outcomes and reduce the costs of...

...CHAMPUS contract to QualMed until the General Accounting Office rules on protests of the award **filed** by Aetna Health Plans and Foundation Health Corp. (MCW 4/10/95, p. 2). GAO...

23/3,K/59 **(Item 1 from file: 813)**
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0945825   NYM065
HEALTHCARE   COMPARE   CORP. REPORTS FIRST QUARTER RESULTS; RECORD REVENUE AND
    EARNINGS

DATE: May 6, 1996   10:56 EDT   WORD COUNT: 449

...HealthCare COMPARE Corp.
has grown to become a major managed care organization, with the largest
 integrated , independent Preferred Provider Organization (PPO) network in
the nation. The company provides full-service medical cost management
services to corporate **employers** , government **employee** groups, unions,
 third **party** administrators, group health and **workers** ' compensation
insurance carriers.

                    HealthCare COMPARE Corp.
          (000's Omitted Except EPS and Percentages)
                         (Unaudited)

                            Three...

...Sheet Information:
                                 March 31,   December 31,
                                  1996   1995

    Cash and Investments $257,566 $221,370
     Accounts Receivable   24,620   22,255
    Fixed Assets, Net   43,660   43,414
    Other Assets   19...

23/3,K/60   **(Item 2 from file: 813)**
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0913193   NYM133
HEALTHCARE COMPARE CORP. REPORTS RECORD RESULTS AND COMPLETION OF INSURANCE
    COMPANY ACQUISITION

DATE: February 12, 1996   18:10 EST   WORD COUNT: 650

...HealthCare COMPARE Corp.
has grown to become a major managed care organization, with the
largest **integrated** , independent Preferred Provider Organization (PPO)
network in the nation. The company provides full-service medical cost
management services to corporate **employers** , government **employee**
groups, unions, **third** **party** administrators, group health and **workers** '
compensation insurance carriers.

             HealthCare COMPARE Corp.
          (000's Omitted Except EPS and Percentages)
                         (Unaudited)

                        3 Months...

...Sheet Information:

	Dec. 31, 1995	Dec. 31, 1994
Cash and Investments	$221,370	$138,684
Accounts Receivable	22,255	24,386
Fixed Assets, Net	43,414	45,300
Other Assets	10...	

23/3,K/61   **(Item 1 from file: 13)**
DIALOG(R)File   13:BAMP
(c) 2004 The Gale Group. All rts. reserv.

1087136   Supplier Number: 01537433 (USE FORMAT 7 OR 9 FOR FULLTEXT)
More Benefits Providers Go Online
(More benefits providers are turning to the Internet for systems that allow
   their insurance and retirement plan participants to access their account
   information online)
Article Author(s): D'Allegro, Joseph
National Underwriter Life & Health, v 102, n 26, p 18
June 29, 1998
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 384

ABSTRACT:
...providers are providing systems that will allow insurance and retirement
plan participants to access their **account** information online. One of them
is Employease, Inc. (Atlanta, GA), an **integrated** human resources (HR) and
benefits administration system provider. It has introduced an improvement
to its...

...that permits benefits participants at small- and mid-sized companies to
access and alter their **account** information online using either a
touch-tone phone or the Internet. This enhancement eradicates much of the
employer 's administrative duty. It is also cost-effective and eliminates
some of the compatibility issues that **integrated** systems providers that
use in-house software have to address. Employease Network, the provider's
older benefits administration system, is employed by insurance brokers and
agents as well as company HR departments to centralize maintenance and
administration of **employee** data. Article discusses how the company
secures its system.   ...

23/3,K/62   **(Item 1 from file: 47)**
DIALOG(R)File   47:Gale Group Magazine DB(TM)
(c) 2004 The Gale group. All rts. reserv.

05467321   SUPPLIER NUMBER: 54007784   (USE FORMAT 7 OR 9 FOR FULL TEXT)
New data on jobs and pay in large counties.(Brief Article)
Monthly Labor Review, 121, 11, 2(1)
Nov, 1998
DOCUMENT TYPE: Brief Article   ISSN: 0098-1818   · LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 19434   LINE COUNT: 01579

...   a representative sample of the present situation. Totalling Euro

136 million, the sample decided upon **accounts** for no more than 10% of all own resources waiting to be recovered. It covers...

...recovery rates for the amounts in question.The Member States are required to keep separate **accounts** for duties that have not been recovered or are challenged by the relevant economic operators...

...speed up national recovery procedures already under way and to incite the processing of dormant **files** . This approach is continued until the final clearance of the cases in question. This means...

...board as possible. On his own initiative, Mr S"derman has asked the European Central **Bank** in Frankfurt, Germany, the European Agency for Safety and Health at Work in Bilbao, Spain...Social Fund II" (A4/5);- Thomas Jansen, currently employed on an extension of a temporary **agent** 's contract from April 1 (A3) has been appointed Adviser to the Forward Studies Unit;- Georg Busch, currently employed on an extension of a temporary **agent** 's contract from May 1, 1999 (A3), has been appointed Economic Adviser to DG III...

...experience of nation states with limited relevance in the EU context. Increasingly, scholars of European **integration** have re-conceptualised the EU not as a super-state or an organisation of states...

...of Oskar Lafontaine. It is also being held nearly a week after the European Central **Bank** decided to cut the cost of borrowing in the Euro zone for the first time...representation of the Euro zone should be provided by the President of the European Central **Bank** , the President of the Euro 11 Group and a Commission representative. So far the United...

...methods applicable, depending on whether the withholding system (with a precise definition of the paying **agent**) or information exchange system is used. The Ministers are expected to flesh out the guidelines...against any reduction of the transitional period. Wim Duisenberg, the President of the European Central **Bank** (ECB), highlighted these very obstacles on January 19. The current timetable provides for 13 billion...as the basis for the preparation of all tax returns". This Community-wide set of **accounts** , according to the EU Committee, would benefit companies by reducing high administrative costs currently impeding...

...that by using this method it could remove the need for keeping a set of **accounts** for each Member State where the company is doing business and let companies compete more...

...while providing an optional solution for allocation of profits in an area of increasing economic **integration** like the EU and in particular the Euro zone".-- It is now nearly fifteen years...

...the type, name and registered office of each merging company, the register in which a **file** for each company has been opened and the date of the merger, while publicity of the merger must be synchronised across national borders. The proposal has long been blocked on **account** of the European Parliament's refusal to hand down an Opinion as long as the issue of **worker** rights has not been settled. Indeed, **worker** participation – the **worker** 's right to a say in important decisions taken by his company likely to affect...

...an insurmountable obstacle to the European Company Statute. After the proposal on the subject of **worker** participation – the 5th Company Law

Directive on the structure and management of public limited liability companies - failed (it was originally proposed in 1972), a new draft Directive on **worker** rights was attached to the ECS Regulation, but again proved ...Association of European Chambers of Commerce and Industry, and UNICE, the Union of Industrial and **Employers** ' Confederations of Europe, have called on EU authorities to support their proposal for a European...

...EU register. EPLCs would require a minimum capital of Euro 25,000. Finally, rules regarding **worker** information and consultation, and where applicable their participation in company fora would be determined by...not have any problems clearing the deal. In the meantime, it is inviting comments from **third parties** , to be faxed to (+32) 2/296 43 01 quoting reference No IV/M.1430...

...BANKING: BNP MUSCLES IN ON PARIBAS/SOCIETE GENERALE MERGER..SS:The proposed merger between French **banks** Societe Generale and Paribas has moved onto a new plane of regulatory problems as well...

...unfair" behaviour, not least by manipulating share prices in the latest offers by the three **banks** . The deal, which originally had a question mark over which regulatory body should deal with it, is now looking as though it will almost certainly have to be **filed** with the European Commission's Merger Task Force. Weeks before, when it initially looked as...

...of BNP buying SG and then merging with Paribas, the aggregate turnover of all three **banks** would be taken into consideration. In the Commission's Merger control law in the European...

...on the date of the last transaction".Misleading declarations.The present saga with the three **banks** has also sparked off a political row that has even got the French Government involved...

...what with the "dramatic deterioration in relations" - reported in the French press - between the three **banks** , culminating recently in accusations that each side was manipulating the others' share prices, the French competition authorities might put pressure on them to **file** the deal directly with the EU's Merger Task Force.Commission still waiting."The thresholds...

...Commission spokesman told European Report. The Societe Generale/Paribas merger would create France's largest **bank** and Europe's second-biggest behind Switzerland's UBS and ahead of Deutsche **Bank** . But European regulators worry about market share overlaps rather than size and in that respect...

...of players to a level that could cause competition concerns. The Commission recently cleared Deutsche **Bank** 's purchase of Credit Lyonnais Belgium, while a year ago approved the merger of Swiss **banks** UBS and SBC without attaching any conditions.Meanwhile, a BNP executive said recently that his **bank** was planning to write to the Conseil des Marches Financiers, the French financial markets regulator...

...in a television interview on April 9 that BNP's plans to merge the three **banks** threatened up to 25, ...to the Commission des Operations de Bourse about erratic moves in their share prices. Each **bank** is accusing the other of manipulating its share price. The relative share prices are crucial...

6813-Aug-0406:15 PM

...payment in shares for SG. A rise in the share price of one of the **banks** makes its offer more attractive.-- Under the 1989 European Merger Regulation (4064/89/EEC), turnover...

...provision of services".--..MM:EURE..II:2399..DD:19990414..AA:348..TT:JOHNSON AND MELITTA **FILE** NOTIFICATION OVER HOUSEHOLD FOIL JOINT VENTURE...XX:The European Commission's Merger Task Force has...

...MM:EURE..II:2399..DD:19990414..AA:349..TT:THOMSON, CAJA MADRID AND BANCO ZARAGOZANO **FILE** NOTIFICATION OVER ELECTRONICS JOINT VENTURE...XX:The European Commission's Merger Task Force has received...

...venture called Indra - a new firm involved in professional and defence electronics. The notification was **filed** on March 31 and the Commission is now appealing to interested **third parties** to comment (by fax to +32 2/296 43 01, quoting reference No IV/M...

...Muller has nevertheless criticised the fact that the economic and social partners are still not **integrated** in the elaboration of programmes...MM:EURE..II:2399..DD:19990414..AA:471..TT:NOEL...

...Flemish Agricultural Council since 1995. He has also been a Manager with Belgium's National **Bank** since 1993 and acted as Treasurer for the International Federation of Agricultural Producers (IFAP) since...the majority of these amendments. The Parliament's second-reading amendments aim to take greater **account** of national specificities and to ensure that provisions regarding "citizens" are extended to European Union...of quotas within the Community, accompanied if necessary by appropriate proposals. This report should take **account** of possible changes in compensatory payments as well as the development of the potato and...

...costs are not internalised, which means, for instance, that environmental costs are not taken into **account** . Otherwise, ERS would obviously be very competitive compared to conventional sources of electricity. The main...
?